EMPOWERMENT OF WOMEN IN TAMIL NADU – POLICY, ORGANIZATION AND ACHIEVEMENT – A STUDY

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BY

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ABBREVIATIONS

BLCC	Block Level Coordination Committee
CPRs	Common Property Resources
DeW	Tamil Nadu Corporation for Development of Women
DRDA	District Rural Development Agency
DWCRA	Development of Women and Children in Rural Areas
HH	Household
IFAD	International Fund for Agricultural Development
IRDP	Integrated Rural Development Programme
MT	Mahalir Thittam
NGOs	Non-Governmental Organizations
NMFP	National Micro-Finance Programme
PIU	Project Implementation Unit
PLCC	Project Level Coordination Committee
PMU	Project Management Unit
PRA	Participatory Rural Appraisal
SC	Scheduled Castes
SGSY	Swarnajayanthi Gram Swarozgar Yojana
SHG	Self Help Group
ST	Scheduled Tribes
TNWDP	Tamil Nadu Women's Development Project

CHAPTER 1

INTRODUCTION

Woman have had a long history in asserting their rights. It is a commonly accepted view that the male-dominated patriarchal society and power structure would usually keep the position of women low. This powerless situation of women has itself made them to look for a way out and liberation. Reformation thinking, feminist movements, freedom struggle have all contributed in awakening their consciousness.

The concept of women empowerment has been given much attention all over the world. Debates and writings are proliferating at global, national and local levels. International institutions, nations and non-governmental organizations have formulated policies, programmes and schemes for empowering women. They have found their own way for implementation with the support of the government. The empowering process is being measured quantitatively and qualitatively.[1] The state has abundance of policies that seek to achieve gender equality and to ensure empowerment of women. It seems that the source of empowerment remains confined to the domain of government. A change in the social attitude towards woman is also required for a meaningful achievement of empowerment of women.

Modern State and Women Empowerment

The modern state realized later that the women must be given their due. This state of development did not come up suddenly. There were a number of movements, struggles and sacrifices against the oppressive tendencies of the society and the state. These led the modern states to uphold equality of citizens and non-discrimination in terms of gender. Besides, they follow protective discrimination for the welfare of the women. Modern states gradually realized the fact the women are powerless in relation to men in social, economic and political spheres. The emphasis is shifted from the concept of welfare to development and further to empowerment.[2] Empowerment has its own economic, social and political dimensions.

Empowerment refers to increasing the social economic and political strength of individuals and communities. It often involves the empowered developing confidence in their own capacities.[3] Social empowerment often addresses members of groups that social discrimination processes have excluded from decision-making processes through - for example - discrimination based on race, ethnicity, religion, gender. It is worth noting that the empowerment-techniques are often associated with feminism: consciousness-raising. Today, however, with rapidly-increasing awareness of the suppressing effects of

marginalization, empowerment has a broader meaning than ever. Indigenous people are a prime example. Even in democracies, they experience the benign oppression caused by mixing welfare with marginalization; giving free things while limiting opportunities.

Empowering these people requires that the opportunities denied be obtained, directly by the sufferer or through the help of non-marginalized others who share their own access to those opportunities. It also includes the active thwarting of those who would intentionally deny those opportunities. It goes further to include encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating future need for charity or welfare in the individuals of the group. In the economic sphere, the empowerment approach focuses on mobilizing the self-help efforts of the disadvantaged. Empowerment is ultimately driven by the individual's belief in their capability to influence events. Empowerment can be attained through one or many ways.

Women's Liberation in India

Movements in the West did affect India as well. Some of the liberal ideas like women's education were accepted. Reformist organizations such as the Brahmo Samaj, the Prarthana Smaj, the Arya Samaj and the Christian Missionaries all sought for women's liberation. As early in the

nineteenth century, the colonial administration itself favoured women's liberation within its agenda. Inspired by nationalist ideology, Indian women organized themselves into mahila samitis. The Indian National Congress itself organized women's wing and sent delegation of women to England. In 1917, the Congress session at Calcutta was presided over by Annie Besant and addressed by Sarojini Naidu with the presence of 400 women. The first national level women's organization was formed in 1927. State level women's organization have become an imperative after that. Throughout the national movement, women's rights were addressed sympathetically.[4] After Independence and the end of colonial rule, the new republic with written Constitution assures equality of rights and special protection to women.

Agenda for Empowerment

Empowerment of women in the economic and social fields constitutes one of the fundamental objectives of all development efforts in the region. Following the adoption of the Jakarta Declaration for the Advancement of Women in Asia and the Pacific (1994), and the Beijing Declaration and the Platform for Action (1995), significant achievements have been made in empowering women in the region. Their economic participation has shown uneven but steady progress with gender differentials in wages falling in many instances. Significant progress has

also been made in terms of increases in female literacy and life expectancy rates, and reduction in mortality rates.

With the changing demographic structure of the region and increase in the proportion of older persons, especially older women, the need for appropriate policies and systems to provide economic and social support will be an important issue. Promoting the greater participation of women in decision-making will continue to be a formidable challenge. The task of social and economic empowerment of women therefore remains a priority area of concern for the countries of the region.

There was a growing awareness worldwide that the state guaranteed rights of women were not sufficient to ensure the empowerment of women without proper implementation or change in the social attitudes toward women. There was also a shift in strategies for women's empowerment. From demands simply for equal rights, the emphasis is changed to women's role as agents of social change through their participation in the economic and political process.

The United Nations declared 1975 as the International Women's Year. Subsequently the decade 1975-1985 was declared as International Women's Decade. This led to a renewed interest in women's issues. The emergence of women's studies as an academic discipline is one of the

achievements during this period. In 1979, the UN adopted a convention for the elimination of discrimination against women. This established not only an international bill of rights for women, but also an agenda for action by countries to guarantee the enjoyment of these rights. As one of the signatory nations, India was bound to follow the recommendations by suitable legislative and administrative action. The National Perspective Plan for women in 1988 and the formation of National Commission for Women in 1992 are some of the steps in this direction. Since 1995, the Human Development Report has introduced Gender Development Index to measure the development of women in any country. Another such measure is the Gender Empowerment Measure which takes into account women's participation in politics, administration, and management besides share of earned income Vis a Vis men.

In 1992, women were given 33 per cent reservation in local bodies through the 73rd and 74th Constitutional Amendments. However, another effort for providing same amount of reservation in State Assemblies and Parliament is yet to be materialized. International agencies and Non-governmental organizations are taking leading participation in the empowerment process. They play a prominent role as mediators between the state and the grassroots women. The democratic institutions smoothly adopt the NGOs for implementing the schemes. In 2001, national policy

for the empowerment of women was formulated. It increasingly involves the NGOs in the empowerment process. The emergence of self help groups and women entrepreneurs are the consequences of empowerment process. There is a qualitative shift from the elitist approach which was a characteristic during the pre-independence era.

Women in Tamil Nadu

Tamil Nadu, a southern State of India having more than 30 million women, has had significant developments in the position of women. In ancient times women in general enjoyed dignity. They served as homemakers, literary and spiritual personalities, and rulers as well. They also performed as good advisers for their spouse-kings. Till thirteenth century there was no caste discrimination. Most of the social evils prevailed in north India against womenfolk were absent in Tamil Nadu. Later, caste discrimination and gender inequality gradually infiltrated in the society. Conseqently unequal power structure developed between man and woman. The global and national women liberaton thinking have had their corresponding impact on Tamil Nadu as well. Apart from the mainstream national movement, the so-called Dravidian Movement stressed women's liberation in broader perspective.[5] As early in 1931, a Bill was introduced in the Madras Legislative Council by Dr.

Muthulakshmi Reddy to abolish Devadasi system (a kind of immoral traffic by religious sanction) prevailing in Madras Presidency.

Empowerment in Progress

The State government has come up in impressive way to empower women through its policies, schemes and its liberal principles in involving non-governmental organizations. The State extends its welfare activities to women through the Department of Social Welfare. In 1983, a separate Corporation was established for the development of women (TNCDW), with a view to empowering the rural women. Since July 2006, this Corporation has been brought under the administrative control of Rural Development and Panchayat Raj Department in order to bring better coordination in implementing schemes meant for self-help groups. In Tamil Nadu 30 per cent of seats are also reserved for women in education and employment since 1989.

Started in 1989 with the assistance of International Fund for Agricultural Development, the number of self help groups exceeds 3 lakhs covering 50 lakhs women. Following its success, 'mahalir thittam' was introduced in 1997 and is being implemented in partnership with NGOs and banks.[6] Under this scheme, SHGs are formed and monitored through NGOs affiliated with the TNCDW. There are at present 638

approved NGOs under mahalir thittam. Training for the members and the group is given regularly. This women's development project focuses on the poor and disadvantaged women for providing social empowerment, economic empowerment and capacity building. Entrepreneurship development training programme is also in progress. The NGOs are also trained by the government. With the assistance of the World Bank, empowerment and poverty reduction programmes are being implemented.

Statement of the Research Problem

In order to study the above trends in Tamil Nadu, the researcher framed the title of the dissertion "Empowerment of Women in Tamil Nadu – Policy, Organization and Achievement – Study."

Definition of Key Terms

Women Empowerment: It refers to strengthening women's position in social economic and political power structure of the society. It also implies capacity building with the leading role played by the State and non-State organizations.

Policy: It convers the Constitutional provisions, policies, programmes and schemes framed by the government at the national and state level in relation to women's empowerment.

Organization: It refers to the governments at national, state and local levels, and also the international agencies and the non-governmental organizations involved in the implementation of women empowerment programmes.

Achievement: It refers to the realization of target in terms of women's empowerment and the improvement of socil, economic, and political status of women.

Tamil Nadu: It denotes the geographical area. It is a southers State of India. Some times the term is used to refer to the State government and the people as well.

Review of Literature

Studies on women's issues in general are available in large scale. They address multi-dimension of women and their predicaments. Currently microstudies are promoted with the support of the state and the NGOs. Educational institutions, research institutes and non-governmental organizations are increasingly involving themselves in women's studies.

Scholars have brought out significant findings on the position of Indian women. A. S. Altekar has brought out a firsthand historical account of the position of Indian women. He argued that the growth of

class society manifested in the form of varnas led to the decline in the position of women.[7]

Aparna Basu analysed the women's role in freedom struggle, and the movement for the extension of suffrage in India.[8]

The compilation of studies on the political status of women in India by Vina Mazumdar showed the reality of women and demystified the hitherto constructed myths about Indian women.[9]

Renu Chakravarty narrated the history of organized women's movement in India.[10]

Asthana traced the Western influence on the Indian intelligentsia in relation to women's movement.[11]

Kalpana Shah studied the role of voluntary organizations in women's liberation.[12]

Susheela Kaushik studied the participation of women in Indian politics.[13]

Neera Desai explored the fundamental factors which affect the status of women in the modern age.[14]

Jane Everett presented a comparative study between women's movement in India and the West in the late nineteenth century and the early twentieth century.[15]

Devaki Jain attempted a case study to understand the growing awareness of women in the development projects.[16]

Leela Kasturi examined the role of women in the political process and its development.[17]

Aparna Mahanta studied the role of feminist movements and the state in empowering women.[18]

S.L. Baruah identified some of the consstraints in the empowerment of women in India.[19]

Bharat and Madhu Jhunjhunwala brought out the Indian traditional approach to women's empowerment.[20]

Abha Gupta and Smita Sinha examined the women empowerment concept in the light of media, language and cultural constructions.[21]

Rathindra Nath Pramanik examined the state's initiatives in empowering women. This study reveals that the legislative measures adopted by the government helped women to some extent but they were

not able to get full benefit because of lack of awareness about their rights, interests and benenfits.[22]

Kulandaivel studied the role of NGOs in empowering rural women. Number of NGO studies have been envisaged in the area of empowerment of rural women and self help groups.[23]

Sakuntala Narasimhan studied the success story of AWARE, a non-governmental organization, working over seven Indian states towards empowerment of rural and tribal women.[24]

The Tamil Nadu Corporation for Development of Woman promotedd some studies in the mahalir thittam and the role of the NGOs.[25]

Need for the Study

There are significant studies on feminist movements, status of women and welfare measures at national levels. There are also microstudies with regard to self help groups. Besides, there are evaluation reports on the performance of selective schemes. But there is no separate study on the empowerment of women in Tamil Nadu with reference to policy, organization and achievement. There is a need to take up such a study. The present study attempts that with a combination of historical

study and case study to understand women's empowerment in Tamil Nadu.

Objectives of the Study

This study has the following objectives:

1. to describe the tradition and the status of women in Tamil Nadu in their historical setting;
2. to analyse the policy framework for the empowerment of women;
3. to study the role of the state government in empowering women;
4. to examine the role of non-governmental organizations in empowering women;
5. to assess the achievements through a series of case studies convering self help groups, women entrepreneurs and non-governmental organizations.

Hypotheses Formulated

The following hypotheses are formulated to envisage the historical and case study.

1. both tradition and modernity historically played a significant role in deciding the status of women in Tamil Nadu.

2. global and national policy decisions have had corresponding impact on the policy decisions of the state government.

3. Tamil Nadu has had its own social, economic, and political conditions apart from global and national trends for making policy decisions in empowering women.

4. non-governmental organizations have played a major role in implementing the policies in relation to women's empowerment.

5. empowerment of women is a level playing of various factors such as individual efforts, social attitude, State's initiative and the work of non-governmental organizations.

Methodology

This study is a combination of historical study and a case study. Historical approach is followed to understand the tradition and the status of women. Case studies are envisged to understand the empowerment process. Interview method and questionnaire are used to collect date.

Sources

Sources for this study constitute both primary and secondary. The primary sources include the case study data, government annual reports, policy notes, performance budgets and NGOs reports. The secondary sources include books, articles, newspaper reports and other unpublished records.

Limitation of the Study

Since the study combined both historical approach and case study approach, each is given due importance. To understand the tradition and status of women, the development is described from the beginning of national movement. To assess the achievement, the data from 1989 to 2007 are used for the case study. Interviews are conducted in three intervals, during November 2005, July 2006 and January 2007.

Organization of the Dissertation

This study is organized in seven chapters.

The first chapter provides introduction to the study which covers the historical setting, review of literature, need for the study, definition of key terms, objectives, hypotheses, methodology, sources, limitation and organization of the dissertation.

The second chapter describes the tradition and status of women in Tamil Nadu.

The third chapter analyses the policy framework for the empowerment of women.

The fourth chapter explains the role of the State Government in empowering women.

The fifth chapter examines the role played by non-governmental organizations in implementing the empowerment programmes of the government.

The sixth chapter assess the achievement through a series of case studies.

The seventh chapter gives conclusion and suggestions.

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CHAPTER 2

STATUS OF WOMEN: A HISTORICAL OVERVIEW

The subjugation of women to the oppressive order of society is clearly visible through different forms in both traditional and modern societies. During the eighteenth century, voices in Europe first paved the way for demanding women's rights. Since then a debate has been on between feminists and the state about the necessity of giving women their due civil, legal and political rights. By prolonged and intense struggles by women organizations in Europe and America throughout the nineteenth and early twentieth centuries that women's demands have been met. Only after militant suffragette movement European women got the right to vote.[1]

Women's Liberation Movements

The women's liberation movements, also known as feminist movement, is a series of campaigns on issues such as reproductive rights, abortion, domestic violence, maternity leave, equal pay, voting rights, sexual harassment, and sexual violence. The goals of the movement vary from country to country, e.g. opposition to female genital cutting in Sudan, or to the glass ceiling in Western countries.

The feminist movement has effected many changes in Western society, including women's suffrage; broad employment for women at more equitable wages, "equal pay for equal work"; the right to initiate divorce proceedings and "no fault" divorce; and the right of women to make individual decision regarding pregnancy, including obtaining contraceptives and safe abortions; and many others. Almost no one in Western societies today questions the right of women to vote, choose her own marital partner if any, or to own land, concepts that seemed quite strange only 300 years ago.

Feminists are often proponents of using non-sexist language, using protection "Ms." to refer to both married and unmarried lesbians, for example, or the ironic use of the term "herstory" instead of "history". Feminists are also often proponents of using gender-inclusive language, such as "humanity" instead of "mankind", or "he or she" in place of "he" where the gender is unknown. This can be seen as a move to change language which has been viewed by some feminists as imbued with sexism - providing for example the case in the English language the word for the general pronoun is "he" or "his", which is the same as the masculine pronoun. These feminists use theory to purport that language then directly affects perception of reality. However, to take a post-colonial analysis of this point, many languages other than English may

not have such a gendered pronoun instance and thus changing language may not be as important to some feminists as others. Yet, English is becoming more and more universal, and the issue of language may be seen to be of growing importance.

The feminist movement has certainly affected the power relationship between men and women. In these circumstances, women and men have had to adapt to relatively new situations, sometimes causing confusions about role and identity. Women can now avail themselves more to new opportunities, but some have suffered from the demands of trying to live up to the so-called "superwoman" identity, and have struggled to "have it all," i.e. manage to happily balance a career and family. In response to the family issue, many Socialist feminists blame this on the lack of state-provided childcare facilities. Instead of the onus of childcare resting solely on the female, society has started to recognize male responsibilities in assisting in managing family matters. This can be seen in the Nordic countries like Sweden where instead of maternity or paternity leave there is a set amount of parental leave. Parental leave in Sweden can be used by either parent as opposed to some countries like the UK where the majority of the leave must be taken by the Mother, this system allows families to decide for themselves the best split of childcare responsibilities as opposed to the state.[2]

There have been changes also in attitudes towards sexual morality and behavior with the onset of second wave feminism and "the Pill": women are then more in control of their body, and are able to experience sex with more freedom than was previously socially accepted for them. This sexual revolution that women were then able to experience was seen as positive as it enabled women and men to experience sex in a free and equal manner. However, some feminists felt that the results of the sexual revolution only was beneficial to men. Whether marriage is an institution that oppresses women and men, or not, has generated discussion. Those that do view it as oppressive sometimes opt for cohabitation or more recently to live independently reverting to casual sex to fulfill their sexual needs.

Another criticism feminists sometimes face, especially from men, is that feminists do not aim at achieving sexual equality, but at gaining for women the power men used to hold, thus creating a new oppression, and replacing the previous male supremacy with female supremacy. However much like politics there are many different forms of feminism with radical and liberal feminism being the most widely known. It can therefore be argued that many feminists aim to achieve equality of opportunity for women rather than take over the power that men once

held, put simply they aim to make it possible for women to have an equal shot at gaining that power alongside men.

Feminist Movement's Impact on Religion

The feminist movement has had a great effect on many aspects of religion. In liberal branches of Protestant Christianity, women are now ordained as clergy, and in Reform, Conservative and Reconstructionist Judaism, women are now ordained as rabbis and cantors. Within these Christian and Jewish groups, women have gradually become more nearly equal to men by obtaining positions of power; their perspectives are now sought out in developing new statements of belief. These trends, however, have been resisted within Islam and Roman Catholicism. All the mainstream denominations of Islam forbid Muslim women from being recognized as religious clergy and scholars in the same way that Muslim men are accepted. Liberal movements within Islam have nonetheless persisted in trying to bring about feminist reforms in Muslim societies. Roman Catholicism has historically excluded women from entering the main Church hierarchy and does not allow women to hold any positions as clergy except as nuns. However, given the shortage of new priests, key roles in Roman Catholic churches are increasingly being filled by lay ministers, 80 per cent of whom are women.[3]

The movement also has had an important role in embracing new forms of religion. Neopagan religions especially tend to emphasise the importance of Goddess spirituality, and question what they regard as traditional religion's hostility to women and the sacred feminine. In particular Dianic Wicca is a religion whose origins lie within radical feminism. Among traditional religions, the feminist movement has led to self examination, with reclaimed positive Christian and Islamic views and ideals of Mary, Islamic views of Fatima Zahra, and especially to the Catholic belief in the Coredemptrix, as counterexamples. However, criticism of these efforts as unable to salvage corrupt church structures and philosophies continues. Some argue that Mary, with her status as mother and virgin, and as traditionally the main role model for women, sets women up to aspire to an impossible ideal and also thus has negative consequences on human sense of identity and sexuality. Others argue that greater emphasis on Mary, as the symbolic embodiment of nurturance and feminine wisdom, is greatly needed to bring Christianity back to Christ's core teachings on love.

Movements in Progress

The feminist movement reaches far back before the 18th century, but the seeds of modern feminist movement were planted during the late part of that century. The earliest works on the so-called 'woman question'

criticised the restrictive role of women, without necessarily claiming that women were disadvantaged or that men were to blame.[4]

Christine de Pizan, a late medieval writer, was possibly the earliest feminist in the western tradition. Indeed she is believed to be the first woman to make a living writing. Feminist thought began to take a more substantial shape during The Enlightenment with such thinkers as Lady Mary Wortley Montagu and the Marquis de Condorcet championing women's education. The first scientific society for women was founded in Middleberg, a city in the south of the Dutch republic, in 1785. Journals for women which focused on issues like science became popular during this period as well.

Feminist Literature and Liberation

During the period of the French Revolution two of the first works that can unambiguously be called feminist appeared. In the *Declaration of the Rights of Woman and the Female Citizen* (1791), Olympe de Gouges paraphrased the *Declaration of the Rights of Man and of the Citizen* (1789), a central document of the Revolution. By modern standards, or in comparison to Olympe de Gouges, her English contemporary Mary Wollstonecraft's comparison of women to the nobility, the elite of society, coddled, fragile, and in danger of intellectual

Perception of Equality

Feminists continue fighting conditions which they perceive as oppressive to women. Feminists observe that in more or less all areas of the world, women still earn less than men on average, and hold less political and economic power. It is believed that women's lesser earning power is due to being paid less than men for equivalent work on a significant scale. Feminists believe that women are often the subject of intense social pressure to conform to relatively traditional gender expectations.

The most high profile work is done in the field of pay-equity, reproductive rights, and encouraging women to become engaged in politics, both as candidates and as voters. In some areas feminists also fight for legislation guaranteeing equitable divorce laws and protections against rape and sexual harassment. Radical feminism was a significant development in second wave feminism, viewing women's oppression as a fundamental element in human society and seeks to challenge that standard by broadly inverting perceived gender roles along with promoting lesbian and gay rights. Socialist feminism was also an important part of the movement. Their perspective pointed toward capitalism as the source of both women's oppression and racism, homophobia, labor exploitation, and other divisions.

In the Arab and Islamic world, the feminist movement has faced very different challenges. In Morocco and Iran, for example, it is the application of Islamic personal status laws that are the target of feminist activity. According to Islamic law, for example, a woman who remarries may lose custody over her children; divorce is an unqualified male privilege; in certain countries polygamy is still legal. While not attacking Islamic law itself, these women and men in different Islamic countries offer modern, feminist, egalitarian readings of religious texts. In Egypt feminist gynecologist Nawal al-Sa'dawi centers her critique on the still-prevalent custom of female genital mutilation. Feminist groups in other African countries have targeted the practice as well.

One problem feminists have encountered in the late 20th century is a strong backlash against perceived zealotry on their part. This backlash may be due to the visibility of some radical feminist activism that has been inaccurately perceived as representing the feminist movement as a whole. Many women, and some men, have become reluctant to be identified as feminists for this reason. Outside of the West, the feminist movement is often associated with Western colonialism and Western cultural influence, and is therefore often delegitimized. Feminist groups therefore often prefer to refer to themselves as "women's organizations" and refrain from labeling themselves feminists.

The Indian Context

The position of women is deplorably poor in spite of her being an affectionate sister, a loveable wife and a glorious mother. In literature and on platform speeches, women are given equal right with men. But in practice the position of women is very miserable in spite of the efforts taken by the organizations favouring women's rights and government passing legislatures, in favour of the women.

Women in Vedic Period

During the early vedic period women enjoyed equality with men. Women were respected and honored. They shared a responsible position with men and played an important role in evolving a definite culture and tradition. Women were eligible for the study of the Vedas and the performance of sacrifices. Upanayana, the vedic initiation of girls had been as common as that of boys. Some of the outstanding women of that agae were Lopamadra, Apala, Kandru, Ghosa and Pavlomi. During the upanisadic period Gargi was one of the greatest vedic sholars of her time. She challenged yagnavalkya and put many subtle and intricate questions to him.[8]

Women were free to attend and visit public assemblies and social gatherings. They were active participants in agriculture and cooperated

with men in the manufacture of bow, arrow, cloth and other articles of public utility. The marriages of girls used to take place at the age between 14 to 17 years and that too with their consent. Girls had naturally an effective voice in the selection of their life partners. Pre-puberty marriages were unknown.

The position of a daughter during the vedic period did not suffer much from authoritative interference. There were some references to girls who remained unmarried. A daughter did not have any right to hold, acquire or dispose of property. Married daughter could inherit her father's property only in the absence of brother. The social and familial status of the daughter was fairly satisfactory in the Rig veda period.

The vedic society also was patriarchal and male dominated. The vedic woman being sahadhrmini had the fullest right to participate in all the religious ceremonies with her husband. Her position was an honoured one in the family. The Dharmashastra has raised a chaste wife to the rank of a Goddess. Out of love and veneration she has been placed above the father and teacher. The Panchatantra mentions that the maintenance of a home is known by the culture of the wife. Without her a home is like a dreary forest.

During vedic period, widows were permitted to remarry. This practice seems to have been accepted as normal. There is no reference to the burning of the widow. The legal status of the widow was the same as that of the wife. The widow did not have the right to hold property.

Post Vedic Period

There were changes in the women's status in the post vedic period. There were various reasons for the decline of women status. The most important fact was the denial of education to women. The desire to get a son to provide for the future became quite intense and daughters were considered as encumbrances. Pre-puberty marriages were taken place. Women were not allowed to participate in the performance of sacrificial ceremonies. They eventually began to lose touch with the Vedas and were pushed back to domestic duties. Women also ceased to attend the public meetings. They lost their importance and came to be honoured merely as mothers.

The discontinuance of upanayana, the neglect of education and lowering of marriage age produced disastrous consequences regarding the position and status of women. Early marriage became a hindrance in the education of girls. Women came to be regarded as being of the same status of sudra.[9]

Though a woman had her won property called stridhana, she was given only limited ownership. Widowhood was considered both undesirable as well as inauspicious. The position of widows became more pitiable because the sutras ordered a widow to avoid for the duration of a year the use of honey, meat, spirits and liquor as well as salt and to sleep on the ground. At the expiry of six months she could with the permission of her guru, bear a son by her brother in law in case she had no son.

Between 5th century and 19th century the position of women was not satisfactory. During this period, women were deprived of any right to justice, freedom, education, equality. They were degraded domestically, socially and economically. During 11th century, the position of women further deteriorated. Women faced a number of hardships and cruelty due to evil practices like child marriage, sati, purdah, widowhood, and devadasi system. Sati became more frequent among the royal families in north India. In fact, the position of women in south India was much better than north India since ancient period.

The Tamil Women in Sangam Period

During the Sangam period women, lived in par with men in all aspects of life. They were highly educated and became great poets. They used to send their children to the war front with a broad smile of their

face which showed their bravery. They were famous for their charity. At times, they acted as messengers to kings to prevent wars.[10]

Position of Women in Medieval Period

In the middle ages there took place a drastic change in the lives of women. They were deprived of their rights. There was strong feeling that women were born only for men. These principles were mentioned in the literature of those days. Women were deprived of taking any decision of their own as per the regulation of sastras. Hence women had become inferior in the society, cooking food for the family and constraining themselves inside the house.[11]

Sati, the Self-immolation

It was believed when a wife died in the funeral pyre of her husband, it would fetch the husband heavenly bliss. It was considered to be an act of Godliness. Women were to prepare themselves for this cruel sacrifice. The unwilling women were compulsorily thrown into the funeral fire of the husband. It was one of the social evils.[12]

Dowry

Another social evil that prevails in our land is dowry system. The principle of giving their children willful gift by the parent is displaced by

compulsory extraction of gifts from the parents of the girls. At present marriage has become commercialized. This principle adversely affects the girls of marriageable age belonging to poor and middle class families. In short, receiving dowry has become a part of modern culture. In spite of the steps taken against the dowry system, they have only a little impact. The legislatures passed against the dowry system are not followed.[13]

It was during the rule of the English, effective steps were taken for the first time against the cruelty towards women. Child marriage and Sati were abolished. Widow marriages were legally accepted. Ladies were permitted to study, to work in offices and to do social services. During 20th century women progressed in their life. They had higher education, held important posts and became officers, Ministers, advocates, judges, doctors, Governors, speakers, engineers, scientists, astronauts and sports women. Several acts have been passed from time to time by the administrators of the land, to bring about changes in society, especially changes in the lives of women. These acts have helped the girls, to have emancipation to some extent.

Economic Dependency

The present economy of the land had become a stumbling block to the growth of women in society. Unless the total economical system is

thoroughly changed, it is highly impossible for the women to have proper education and employment opportunities. Then only there will be opportunity for the women to have economical protection. The position of dependency to men will be replaced by the parallel living with men in a society. Where there is no fear of economy then there will be no dowry and female infanticide.

Women Empowerment Voices

Reformers held that there would be no growth of nation unless there was progress in the lives of women. Mahatma Gandhi, E.V.Ramasamy Periyar, Thiru Vi. Kalyana Sundaranar, Kavimani Bharathi and Barathidasan raised their voices against the social evils. They tried to put on end to caste system, to remove dowry evil, to bring about co-operation of all, and to create an awakening among the people, people here to follow those acts, which have been passed by the government from time to time. That will lead to a stage of men respecting women. Above all, it is indispensable to bring about drastic changes to remove the low status of women in society and the economical restriction laid on them.

The women's associations formed before 1910 were regional in character and their main objectives were female education and welfare

activities. Among the women's organizations, Women Indian Association, National Council of women in India and All India women's Conference are the three all India organizations of women.

Women's India Association

Dorathy Jinarajadasa, the wife of the then President of the Thesophical Society at Madras founded the Women's Indian Association in 1917. Mrs. Annie Besant became the President of this association. In addition to female education, women's franchise and equal opportunities. Women Indian Association preached for the abolition of child marriage and other social evils.[14]

The Women's India Association though interested in political activities expressed satisfaction at the passing of Child Marriage Restraint Act and went to the extent of appointing a 'Sarada Sub Committee during 1931-32 for the enforcement of Sarada Act. After the death of Dr. Besant in 1933, Dr. S. Muthulakshmi was elected as its president. National council of women in India was organized as a branch of the International Council of Women. It concentrated in gaining political rights for women.

All India Women's Conference

The All India Women's Conference met at Poona in early 1927. Though the conference dealt primarily with the subject of female

education, it passed a resolution condemning the practice of early marriage and supporters Sir Hari Singh Gour's Age of consent Bill which was due to be introduced in the Legislative Assembly. In the succeeding conferences resolutions were passed in favour of Sarda Bill and the Age of Consent Bill. The All India Women's Conference though it started as a conference on educational reform, within a decade, it worked hard to uplift the position of women in all walks of life. Dr. S. Muthulakshmi presided over the first All Asian Conference at Lahore in 1931. The period after 1920s saw a growth in the field of women's education.

Self Respect Movement

The Self Respect Movement laid high hopes on women for social reform and so they championed their cause. They believed that if the social restrictions to which women had been subjected were removed they could occupy their legitimate place in society and plan an active role in the reform activities. In the First Self-respect of Conference 1929 held at Chinglepet, speeches were made advocating, widow remarriage and denouncing child marriage, dowry system and devadasi system. Women's right to inherit property, to divorce, to practice the modern methods of birth control and inter-caste marriage were upheld by them.

In the Second Provincial Self-respect conference, held in May 1930 at Erode, resolutions on enhancement of the minimum age of consent for males and females and legislation for inter-caste marriage by amending Hindus Marriage Act were also passed along with other social reform resolutions. In the Third Provincial Self-respect conference, it was preached for the removal of untouchability through inters caste marriages. Marriage of widows and allowing divorce were also the theme of the self respect conference.

Age of Consent Bill

In 1924 a Bill was submitted in the Central Legislature by Sir Hari Singh Gaur to raise the age of consent from 12 (1891) to 14 in both married and extra marital cases. Dr. Gour's Bill's aim was to protect young women from becoming victims of lust at an early age. As the age of consent among women, at the time was twelve most of them became members of two or three children ever before they were sixteen years old and ultimately met with death. The Select Committee, to which the Bill was referred, suggested the reduction of age from 14 to 13 in marital cases. Against the recommendation of the select committee, an amendment raising the age of consent in marital cases to 14 was carried. But the Bill was defeated.[15]

In 1925 Sir Alexander Muddiman, the Home Member introduced a Bill of age of consent proposing 13 in marital cases and 14 in extra marital cases. Thus for the first time since the Age of Consent Act of 1891, which fixed 12 years for both marital and extra marital cases this act in 1925 made a distinction between marital and extra marital cases in fixing the age of consent.

Sarada Act

Dr. Gour had introduced his Bill to raise the age of consent in marital cases to 14 and in extra marital cases to 16. However, the motion to consider the Bill was not pressed by Dr. Gour. In 1927, the child Marriage Restraint Bill was introduced. It was called Sarada The bill after the name of its author, Rai Sahib Har Bilas Sarada. Bill aimed at penalizing husbands over 18 marrying a girl below 14 years of age. It further provided the parents, guardians and priests who were responsible to solemnizing marriages, of such girls or boys below 14 and 18 years of age respectively should be penalized. The Select Committee which received the Bill made some minor changes.

Since the Bill aimed at restraining the solemnization of marriage among Hindus by invalidating the marriage if either of the parties did not attain the prescribed minimum age, much opposition was voiced by the

public both on legal and religious grounds. The Bill was opposed by the orthodox and the governmental authorities.

In favour of passing of the Sarada Act, the reformers in Madras wanted to accord their support. Accordingly the bill to prevent the child marriages was moved by Lady Deputy President of the council Dr. S.Muthulakshmi.

This council recommends to the Government that they may be pleased to communicate to the Government of India that in the opinion of this Council Legislation raising the Marriageable age of boys and girls at least 21 and 16 years, respectively is necessary. This resolution was unanimously passed in the Council. The Sarada Bill was passed and became an Act on 1st October 1929.

Special Marriage Act

When Har Sing Gour introduced the Inter-Caste Marriage Bill in 1922 it was first defeated. However it was referred to select committee for report. It was passed in October 1923 with certain modifications. This Bill permitted marriage among Hindus and people of allied faiths. This Act gave women right to free themselves from their husbands under certain conditions.

In 1955, the new Hindu Marriage Bill was introduced and it was passed. The Act lays down the condition that the bridegroom must have completed the age of 18 and the bride the age of fifteen years and if the bride has not completed the age of fifteen the consent of her guardian in Marriage has become a necessity. This Act has also made monogamy the rule applicable to both men and women and provides for registration of the marriages. This Act recognized the marriages performed under rites, before the Registrar of marriage and any other form of marriage recognized by customary law.[16]

Self-Respect Marriages

The Self-Respect Movement conducted the Self-Respect or Suya Mariyathai Marriages. They were neither sacramental, nor customary and the registration of the marriage was optional. Since the Self respect marriages did not come under any of the recognized forms of marriage it was considered illegal.

C.N. Annaduari became the Chief Minister of Tamil Nadu in 1967. The Government of Tamil Nadu appointed a Committee under the chairmanship of the Chief Justice of the Madras High Court. Mr. Ananthanarayanan has brought an amendment to the Hindu Marriage Act to validate the Self Respect Marriages. Accordingly the Hindu Marriages

(Madras Amendment) Act, 1967 was passed. This Act also legalized all self-respect marriages conducted before the enactment of this Act.[17]

Status of Women: A Critical Estimate

The issue of gender is often over looked in traditional nationalism debates, despite the significant contribution women have made to nationalist projects, and the intertwining of the feminist struggle and the nationalist one. But to view nationalism without factoring in the gendered view is to ignore a significant factor that contributes to nationalistic sentiment. The role of women in nationalism, whether it is as nurturers, citizens or combatants, remains, as through the history of feminist struggle, a vital one. Nationalism has been described by various academics as a reaction to colonialism, as the political expression of particular groups, as expressing a cultural belonging to an imagined community or as articulating an ethnic sense of belonging.

It is seen as homogenizing or differentiating a discourse aimed at people who see themselves as having something in common and against others they see as being different. The traditional theories have been espoused by predominantly (white) men who argue the pros and cons and reach their conclusions, overlooking the influences of the gender debate on nationalistic sentiment. However, a fast growing literary effort argues

that looking at nationalism without considering gender is to paint a partial picture. First developed by feminists, this line of thinking argues that gender is constitutive of both nations and nationalism.

They argue that ways in which nations are expressed have to be looked at through the lens of gender, as well as race, ethnicity and class. As far back as the 1930s, the English writer Virginia Woolf looked at what the phrase 'our country' meant to women. Writing on the eve of a world war, she queried in what way English women of the time belonged to the nation. They were 'outsiders', unable to vote or own property, poorly protected by laws that effectively considered them chattel of the men in their lives. She que-ried in what way England belonged to her. Woolf argued that a woman might say she had no country, indeed wanted no country. "As a woman, my country is the whole world."

But the utopian ideal of belonging to womankind, above all other loyalties was immediately crosscut by her own strong sense that she was British. For as she went on to say, once reason had spoken, emotion tugged on the heartstrings. This 'pure, if irrational emotion', she went on to argue, will drive her to secure first for her country 'what she desires of peace and freedom for the whole world'.

Her thoughts are those of a pacifist responding to the threat of war. But her brief imaginings of being an outsider could not survive the war. Having seen her favourite places blown up, heard the bombs fall and watched her friends die, she could not stay aloof from it. As Catherine Hall says, "There is no way to be outside war, either as a man or a woman." Yet the British nationality, which was felt so strongly by Woolf, was one that deemed her an 'outsider'.

Its property laws and legal processes deemed even her, a white, upper class, educated woman, as being unworthy of citizenship. While the reform acts of 1832 and 1867 had given first, middle class, and then, upper class men franchise, women were excluded from this class of subject.

Class, race, ethnicity and gender all played a role in the debate, defining the lines along which boundaries could be established. That debate on citizenship has to be viewed in light of the empire. Citizens had to be differentiated from subjects.

It was the construction of 'others' in Ireland, Canada, Australia, New Zea-land and the former colony of America that enabled the benchmarks for who the British did and did not want to be. In 1867, Gladstone, the liberal leader, argued that working class men were entitled

to have a voice in the running of the country because they had shown their maturity in volunteering for the American War. They had put their belief in a value system, the abolition of slavery, above their own material interests. His only concerns were where the lines were to be drawn.

They were eventually drawn around notions of respectable masculinity. Men who were independent, had homes and regular incomes, were eligible for citizenship, while men who did not, the vagrants and unemployed (which, at the time, often meant the Irish) were not. It was deemed that only the 'respectable' men would not threaten the fabric of national culture, or in the words of Hutton, "make us any less English or national than we now are."

While the rights of men were being debated, the rights of women were also raised. In 1832, it was formally clarified that women could not vote. By 1867, the right to vote had become the symbolic crux of citizenship, and suffragettes organised a petition seeking the same rights as men. When the issue was raised in the House of Commons, it was briefly debated and speedily dismissed.

The House of Commons concluded that women were not citizens because they were subjects. These 'naturally' gentle and affectionate guardians of domesticity and morality were not suited to the world of

politics. Many years after women were eventually granted the right to vote the perception that women are the 'gentler' sex still prevails. Discussions on the role of women in combat and the recent urging by the United Nations to give women a greater role in peace delegations are both often argued on this basis, rather than on physical capability or equal rights, which may be equally gendered, but less confrontational reasons.

Gender issues surrounding nations and nationalism are perhaps most clearly articulated at times of war, when bodies become the sites of conflict. The masculinization of war and citizenship have been recognised as being intimately connected, with the exclusion of women from the military crystallising in their exclusion from citizenship. Britain decided in 1867 that men were entitled to vote because they had fought for the beliefs of their country. Women, who were denied the right to make that choice, were also denied the right to vote. But gender also has other bearings in times of conflict. Floya Anthias and Nira Yuval-Davis theorized that women are crucial to national processes as biological, cultural, ethnic and symbolic reproducers of the nation.

While it can be argued that women continue to bear and reproduce national traditions, it cannot be assumed that women's interests are not represented in nationalistic movements. Tamil women for example have redefined their roles in society as a consequence of the Tamil nationalist

movement. Traditionally a very conservative community, the war has forced the Tamil people re-examine the role of their women.

From the early stages of the agitation for the recognition of their rights, Tamil women supported the actions of their men. Heading into the 1970s, the women were at the forefront of the Satyagraha campaigns. As the form of struggle transformed from silent protests to non-violent agitation and on to violence, the women were only steps behind the men - and not for want of trying to be alongside.

However it was the descent into violence that saw the greatest change in the role of Tamil women. Unlike the British women, Tamil women were given the option of joining the war effort, and many chose to do so. From being viewed solely as wives, sisters or mothers, women have begun to carve a name for themselves as warriors. In the West, where women work outside the home on a regular basis, the role of women in combat is still a contentious one. For a society that until the world war believed that women were the homemakers (although it was somewhat acceptable for those with professional qualifications to work as well) to accept - or be forced to accept - women as military leaders is a considerable leap.

That the Tamils have taken that step can be seen as considerable progress on the road to gender equality - provided these changes persist even after the war is over. Other women have also made tremendous gains in the course of nationalistic movements. Many young women of Nepal have moved from traditional homemakers to arms bearing warriors in the Communist struggle while the women of Guatemala fought alongside their men in the Central American country's revolutionary war.

While many Guatemalan women went back to the homes after the war, they proved their capabilities outside these and can do so again. The role of women in society has also shaped the course of nations. For example, the emergence and evolution of Egyptian feminism was an integral part of the history of the nation and was vital to the founding of the state. Egyptian women assumed agency and in so doing subverted and refigured the conventional patriarchal order. The Egyptian feminist movement advanced the nationalist cause while working within the parameters of religious (Islamic) precepts.

A gendered view allows for another lens through which to view nationalism. It can provide a different perspective on nationalistic struggles. But to view nationalism without factoring in the gendered view is to ignore a significant factor that contributes to nationalistic sentiment. The role of women in nationalism, whether it is as nurturers, citizens or

combatants, remains, as through the history of feminist struggle, a vital one.[18]

In the Tamil epics women are depicted as formidable personalities with superior moral power, capable of such extraordinary feats as burning down an entire city to avenge the death of a husband. This image persisted until the dawn of the twentieth century, by which time Tamil women were becoming aware that it contrasted starkly with the realities of their inferior status and were athirst for knowledge and formal education. A number of distinguished men supported the cause of women's education, but controversy arose about the kind of education that should be provided and about the medium of instruction. Since women were considered as "do-gooders" it was widely felt that education should prepare them for service in such careers as teaching and, later, medicine.

While the early women teachers who taught girls in their homes in the second half of the nineteenth century had mostly been Christians, in the early twentieth century it was Hindu widows who met the need for a body of committed teachers. Hindu widows were not allowed to remarry and there were large numbers of them because of the prevailing system of child marriage. Little girls aged two or three often found themselves widows, condemned to a life of drudgery. Brahmin widows were also

tonsured when they came of age, and thus became physical outcasts as well.

The fate of many of these widows began to change through the pioneering work of a courageous young woman named Subbalaksmi, fondly known as Sister Subbalakshmi, who grew up among widows and was for many years haunted by a childhood memory of attending a wedding where she had seen a three-year-old girl being teased because she was a widow. Sister Subbalakshmi was herself widowed at the age of eleven and was only able to pursue her studies because she was encouraged to do so by her liberal-minded father. She trained to be a teacher and then opened a home for widows and began to train them as teachers too.

Women's education gave rise to many jokes about women who neglected their homes while their husbands struggled with the children, and about women who could not cook without referring to were also made fun of in cartoons and jokes which expressed the anxieties and fears of a generation of people confronted by a changing world.

It was but a short step from education for "service" to activities in favour of reform. In the early twentieth century two Englishwomen, Annie Besant and Margaret Cousins, were active in the social and

political life of southern India. In 1917 Annie Besant founded the Women's Indian Association, and the All India Women's Conference was inaugurated by Margaret Cousins in 1926. These movements fought for such major reforms as the raising of the age of consent for marriage, the franchise, and the abolition of the Devadasi system. [The Devadasi belonged to a caste of women dedicated to the service of the patron gods of the great temples]. Many upper-class Indian women were inspired to call for social reform by the two Englishwomen, who were demanding that the Vedic past should be revived.

Women also began to be increasingly active in writing and the other arts. Not only did members of the Devadasi community, who were traditionally artists, appear on stage and screen;; women such as Kalanidhi, Rukmini Devi and D.K. Pattammal, who belonged to communities which traditionally did not practise the performing arts, now became prominent in dance and music. With the launching of Jegan Mohini, edited by Vai. Mu. Kodainayaki Ammal, and Chinthamani, edited by Sister Balammal, women's magazines run by women came into vogue and began to stimulate debate and discussions on women's issues.

As the nation-wide agitation for independence gathered momentum, women were inspired by Gandhi to enter the political arena. They picketed shops selling imported cloth, spoke on party platforms,

travelled to spread Gandhi's ideas, wrote articles on the need for a new role for women, and became active in literacy programmes.

In 1947 the Women's Welfare Department was started and set itself "the difficult and comprehensive task of assisting women in rediscovering themselves". Since the 1950s the world of Tamil women seems to have expanded to encompass fields from which they were previously excluded. The working woman has become a familiar figure in the towns and cities. Women's associations have proliferated. The literacy rate among Tamil women is comparatively high.

In spite of these changes, however, the roles formerly performed by women have neither disappeared nor been transformed. Although it may be camouflaged in various ways, the traditional image of the chaste woman and the devoted mother is still reflected in modern Tamil literature, in the media, and in customs. Most female characters in stories have an overt and hidden face. The overt face is seemingly "modern", but at some point in the story the character proves that modernity has not destroyed her hidden, more beautiful, traditional face. Gruesome punishments are often meted out to those who stray from this cast-iron mould: fire and water are considered purifying elements and have often been used as devices for the physical destruction of an "impure" character. When physical destruction is eschewed, social degradation,

ostracism and neglect provide alternatives which in some cases may seem less merciful.

The media image of women, shaped by commercialization, is very close to that found in literature. In the media the traditional and modern images are often termed "good" and "bad", and more often than not the "good" prevails over the "bad". Commercial values have also affected family relationships, including the institution of marriage, with women being considered as saleable or non saleable commodities. The dowry has assumed oppressive importance; instead of being liberated, the woman who works in an office has been transformed into a dowry-earning individual.

The gulf between the urban and rural woman has widened. In the early part of the century the rural woman was considered a romantic figure, morally courageous and physically beautiful. She sang soft lullabies and traditional love songs in her unsophisticated rustic voice. Much has happened to change this idyllic image, and it is today realized that the rural woman belongs to an anonymous, faceless mass, enmeshed in the reality of the struggle for a better existence.



For the Tamil woman today there are many grounds for apprehension but there is also ground for hope. She stands at a cross-road,

and the very fact that she is aware of this is one hopeful sign. There are others. Most of the women's magazines that project the image of the homely woman will sometimes devote space to discussion of law affecting women, women's psychological problems, or the way in which women's lives have been ruined by distorted values. Although coverage of such topics may be surrounded by masses of recipes and articles on embroidery and dressmaking, it nevertheless makes a dent, albeit a small one, in a structure built on hearth and home. From time to time a woman with a questioning mind is also portrayed in the media, but even though such portrayals are diluted because of commercial considerations they have still not been accepted without comment.

The earlier phases of "rediscovery" were directed into mother and child care projects. They were geared to traditional needs and were an extension of earlier charitable activities. Today organizations such as the Women's Democratic Front and the "Penn Urimai Iyakkam" (Women's Rights Movement) are bent on transforming the image of women and working towards more meaningful forms of "rediscovery". Most women, however, are still looking at the sky but have not yet decided to fly. Their wings are not clipped, and the time is not far off when they will use them.[19]

The Present Position of Indian Women

Looking through the lens of hunger and poverty, there are seven major areas of discrimination against women in India:[20]

Malnutrition: India has exceptionally high rates of child malnutrition, because tradition in India requires that women eat last and least throughout their lives, even when pregnant and lactating. Malnourished women give birth to malnourished children, perpetuating the cycle.

Poor Health: Females receive less health care than males. Many women die in childbirth of easily prevented complications. Working conditions and environmental pollution further impairs women's health.

Lack of education: Families are far less likely to educate girls than boys, and far more likely to pull them out of school, either to help out at home or from fear of violence.

Overwork: Women work longer hours and their work is more arduous than men's, yet their work is unrecognized. Men report that "women, like children, eat and do nothing." Technological progress in agriculture has had a negative impact on women.

Unskilled: In women's primary employment sector - agriculture - extension services overlook women.

Mistreatment: In recent years, there has been an alarming rise in atrocities against women in India, in terms of rapes, assaults and dowry-related murders. Fear of violence suppresses the aspirations of all women. Female infanticide and sex-selective abortions are additional forms of violence that reflect the devaluing of females in Indian society.

Powerlessness: While women are guaranteed equality under the constitution, legal protection has little effect in the face of prevailing patriarchal traditions. Women lack power to decide who they will marry, and are often married off as children. Legal loopholes are used to deny women inheritance rights.

India has a long history of activism for women's welfare and rights, which has increasingly focused on women's economic rights. A range of government programs have been launched to increase economic opportunity for women, although there appear to be no existing programs to address the cultural and traditional discrimination against women that leads to her abject conditions.

As UN Secretary General Kofi Annan has stated, "Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance."[21]

This recognition is currently getting momentum in India. Transforming the prevailing social discrimination against women must become the top priority, and must happen concurrently with increased direct action to rapidly improve the social and economic status of women. In this way, a synergy of progress can be achieved.

As women receive greater education and training, they will earn more money.

As women earn more money - as has been repeatedly shown - they spend it in the further education and health of their children, as opposed to men, who often spend it on drink, tobacco or other women.

As women rise in economic status, they will gain greater social standing in the household and the village, and will have greater voice.

As women gain influence and consciousness, they will make stronger claims to their entitlements - gaining further training, better access to credit and higher incomes - and command attention of police and courts when attacked.

As women's economic power grows, it will be easier to overcome the tradition of "son preference" and thus put an end to the evil of dowry.

As son preference declines and acceptance of violence declines, families will be more likely to educate their daughters, and age of marriage will rise.

For every year beyond 4th grade that girls go to school, family size shrinks 20%, child deaths drop 10% and wages rise 20%.

As women are better nourished and marry later, they will be healthier, more productive, and will give birth to healthier babies.

Only through action to remedy discrimination against women can the vision of India's independence - an India where all people have the chance to live health and productive lives - be realized.

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CHAPTER 3

POLICY FRAMEWORK FOR WOMEN EMPOWERMENT

India is the original home of the Mother Goddess. In our ancient history, we have many instances of women scholars and women rulers. Stories from mythology and folklore are recounted to prove that women in India have always been honoured and respected. We are proud of the fact that India was one of the first countries in the world to give women the right to vote. The Indian Constitution is one of the most progressive in the world, and guarantees equal rights for men and women. All this is cited as evidence to support the contention that Indian women are free and equal members of society.

The Constitutional Framework

Commitment to freedoms, equality and social justice lie at the core of India's nationhood. The Constitution of India pledges to secure to all the people, justice, social, economic and political; equality of status, opportunity and before the law; freedom of thought, expression, belief, faith, worship, vocation, association and action, subject to law and public morality.

The Constitution is firmly grounded in the principles of liberty, fraternity, equality and justice. It emphasizes the importance of greater freedoms for all and contains a number of provisions for the empowerment of women. Women's right to equality and non-discrimination are defined as justiciable fundamental rights. The Constitution explicitly clarifies that affirmative action programmes for women are not incompatible with the principle of non-discrimination on the grounds of sex. Specific freedoms that are essential for women's equality - freedom of assembly and of movement, equality of opportunity and labour rights - are given separate mention.

The Constitution of India guarantees to all Indian women[1]

- Equality before the law (Article 14)
- No discrimination by the State on the grounds only of religion, race, caste, sex, place of birth or any of these (Article 15(1))
- Special provisions to be made by the State in favour of women and children. (Article 15(3))
- Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State. Article 16 State policy to be directed to securing for men and women equally, the right to an adequate means of livelihood (Article 39(a))

- Equal pay for equal work for both men and women (Article 39(d))

- Provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42)

- To promote harmony and to renounce practices derogatory to the dignity of women (Article 51(A) (e))

The National Commission for Women

The National Commission for Women was set up as statutory body in January 1992 under the National Commission for Women Act, 1990 (Act No. 20 of 1990 of Govt.of India) to

- review the Constitutional and Legal safeguards for women ;
- recommend remedial legislative measures ;
- facilitate redressal of grievances and
- advise the Government on all policy matters affecting women.

In keeping with its mandate, the Commission initiated various steps to improve the status of women and worked for their economic empowerment during the year under report. The Commission completed its visits to all the States/UTs except Lakshdweep and prepared Gender Profiles to assess the status of women and their empowerment. It

received a large number of complaints and acted suo-moto in several cases to provide speedy justice. It took up the issue of child marriage, sponsored legal awareness programmes, Parivarik Mahila Lok Adalats and reviewed laws such as Dowry Prohibition Act, 1961, PNDT Act 1994, Indian Penal Code 1860 and the National Commission for Women Act, 1990 to make them more stringent and effective. It organized workshops/consultations, constituted expert committees on economic empowerment of women, conducted workshops/seminars for gender awareness and took up publicity campaign against female foeticide, violence against women, etc. in order to generate awareness in the society against these social evils.

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A Brief History

The Committee on the Status of Women in India (CSWI) recommended nearly two decades ago, the setting up of a National

Commission for women to fulfill the surveillance functions to facilitate redressal of grievances and to accelerate the socio-economic development of women.

Successive Committees / Commissions / Plans including the National Perspective Plan for Women (1988-2000) recommended the constitution of an apex body for women.

During 1990, the central government held consultations with NGOs, social workers and experts, regarding the structure, functions, powers etc. of the Commission proposed to be set up.

In May 1990, the Bill was introduced in the Lok Sabha.

In July 1990, the HRD Ministry organized a National Level Conference to elicit suggestions regarding the Bill. In August 1990 the government moved several amendments and introduced new provisions to vest the commission with the power of a civil court.

acceptance

The Bill was passed and received accent of the President on 30th August 1990.

The First Commission was constituted on 31st January 1992 with Mrs. Jayanti Patnaik as the Chairperson. The Second Commission was constituted on July 1995 with Dr. (Mrs.) Mohini Giri as the Chairperson.

The Third Commission was constituted on January 1999 with Mrs. Vibha Parthasarathy as the Chairperson. The Fourth Commission was constituted on January 2002 and the government had nominated Dr. Poornima Advani as the Chairperson. The Fifth Commission has been constituted on February 2005 and the government has nominated Dr. Girija Vyas as the Chairperson.

Constitution of the Commission

1. The Central Government shall constitute a body to be known as the National Commission for Women to exercise the powers conferred on and to perform the functions assigned to, it under this Act.

2. The Commission shall consist of:-

    1. A Chairperson, committed to the cause of women, to be nominated by the Central Government.

    2. five Members to be nominated by the Central Government from amongst persons of ability, integrity and standing who have had experience in law or legislation, trade unionism, management of an industry potential of women, women's voluntary organisations (including women activist), administration, economic development, health, education or social welfare;

Provided that at least one Member each shall be from amongst persons belonging to the Scheduled Castes and Scheduled Tribes respectively;

3. a Member-Secretary to be nominated by the Central Government who shall be :-

    1. an expert in the field of management, organisational structure or sociological movement, or

    2. an officer who is a member of a civil service of the Union or of an all-India service or holds a civil post under the Union with appropriate experience.

The Mandate of the Commission

1. The commission shall perform all or any of the following functions, namely:-

    1. Investigate and examine all matters relating to the safeguards provided for women under the Constitution and other laws;

    2. present to the Central Government, annually and at such other times as the Commission may deem fit, reports upon the working of those safeguard;

    3. make in such reports recommendations for the effective implementation of those safeguards for the improving the conditions of women by the Union or any state;

4. review, from time to time, the exiting provisions of the Constitution and other laws affecting women and recommend amendments thereto so as to suggest remedial legislative measures to meet any lacunae, inadequacies or shortcomings in such legislations;

5. take up cases of violation of the provisions of the Constitution and of other laws relating to women with the appropriate authorities;

6. look into complaints and take suo moto notice of matters relating to:-

   1. deprivation of women's rights;

   2. non-implementation of laws enacted to provide protection to women and also to achieve the objective of equality and development;

   3. non-compliance of policy decisions,guidelines or instructions aimed at mitigating hardships and ensuring welfare and providing relief to women, and take up the issues arising out of such matters with appropriate authorities;

7. call for special studies or investigations into specific problems or situations arising out of discrimination and atrocities against women and identify the constraints so as to recommend strategies for their removal;

8. undertake promotional and educational research so as to suggest ways of ensuring due representation of women in all spheres and

identify factors responsible for impeding their advancement, such as, lack of access to housing and basic services, inadequate support services and technologies for reducing drudgery and occupational health hazards and for increasing their productivity;

9. participate and advice on the planning process of socio-economic development of women;

10. evaluate the progress of the development of women under the Union and any State;

11. inspect or cause to inspected a jail,remand home,women's institution or other place of custody where women are kept as prisoners or otherwise and take up with the concerned authorities for remedial action, if found necessary;

12. fund litigation involving issues affecting a large body of women;

13. make periodical reports to the Government on any matter pertaining to women and in particular various difficulties under which women toil;

14. any other matter which may be referred to it by Central Government.

The Central Government shall cause all the reports referred to in clause (b) of sub-section (1) to be laid before each House of Parliament along with memorandum explaining the action taken or proposed to be taken on the recommendations relating to the Union and the reasons for the non-acceptance, if any, of any such recommendations.

Where any such report or any part thereof relates to any matter with which any State Government is concerned, the Commission shall forward an copy of such report or part to such State Government who shall cause it to be laid before the Legislature of the State along with a memorandum explaining the action taken or proposed to be taken on the recommendations relating to the State and the reasons for the non-acceptance,if any, of any such recommendations.

The Commission shall, while investigating any matter referred to in clause (a) or sub-clause (i) of clause (f) of sub-section (1), have all the powers of a civil court trying a suit and, in particular in respect of the following matters, namely :-

1. summoning and enforcing the attendance of any person from any part of India and examining him on oath;
2. requiring the discovery and production of any document;
3. receiving evidence on affidavits;
4. requisitioning any public record or copy thereof from any court or office;
5. issuing commissions for the examination of witnesses and documents; and
6. any other matter which may be prescribed.

Women and Economy

Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up. Such measures could include: Reinterpretation and redefinition of conventional concepts of work wherever necessary e.g. in the Census records, to reflect women's contribution as producers and workers.

Globalization

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality

through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

Women and Agriculture

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector.

Women and Industry

The important role played by women in electronics, information technology and food processing and agro industry and textiles has been crucial to the development of these sectors. They would be given comprehensive support in terms of labour legislation, social security and other support services to participate in various industrial sectors.

Women at present cannot work in night shift in factories even if they wish to. Suitable measures will be taken to enable women to work on the night shift in factories. This will be accompanied with support services for security, transportation etc.

Support Services

The provision of support services for women, like child care facilities, including crèches at work places and educational institutions, homes for the aged and the disabled will be expanded and improved to create an enabling environment and to ensure their full cooperation in social, political and economic life. Women-friendly personnel policies will also be drawn up to encourage women to participate effectively in the developmental process.

SOCIAL EMPOWERMENT OF WOMEN

Education

Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender

gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.[5]

Health

A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-

pulmonary diseases. The social, developmental and health consequences of HIV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective.

To effectively meet problems of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. Strict implementation of registration of births and deaths would be ensured and registration of marriages would be made compulsory.

In accordance with the commitment of the National Population Policy (2000) to population stabilization, this Policy recognizes the critical need of men and women to have access to safe, effective and affordable methods of family planning of their choice and the need to suitably address the issues of early marriages and spacing of children. Interventions such as spread of education, compulsory registration of marriage and special programmes like BSY should impact on delaying the age of marriage so that by 2010 child marriages are eliminated.

Women's traditional knowledge about health care and nutrition will be recognized through proper documentation and its use will be encouraged. The use of Indian and alternative systems of medicine will

be enhanced within the framework of overall health infrastructure available for women.

Nutrition

In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focussed attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women with the health of infant and young children. Special efforts will be made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities.

Intra-household discrimination in nutritional matters vis-à-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system.

Drinking Water and Sanitation

Special attention will be given to the needs of women in the provision of safe drinking water, sewage disposal, toilet facilities and sanitation within accessible reach of households, especially in rural areas and urban slums. Women's participation will be ensured in the planning, delivery and maintenance of such services.

Housing and Shelter

Women's perspectives will be included in housing policies, planning of housing colonies and provision of shelter both in rural and urban areas. Special attention will be given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees.

Environment

Women will be involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation will be ensured in the conservation of the environment and control of environmental degradation. The vast majority of rural women still depend on the locally available non-commercial

sources of energy such as animal dung, crop waste and fuel wood. In order to ensure the efficient use of these energy resources in an environmental friendly manner, the Policy will aim at promoting the programmes of non-conventional energy resources. Women will be involved in spreading the use of solar energy, biogas, smokeless chulahs and other rural application so as to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women.

Science and Technology

Programmes will be strengthened to bring about a greater involvement of women in science and technology. These will include measures to motivate girls to take up science and technology for higher education and also ensure that development projects with scientific and technical inputs involve women fully. Efforts to develop a scientific temper and awareness will also be stepped up. Special measures would be taken for their training in areas where they have special skills like communication and information technology. Efforts to develop appropriate technologies suited to women's needs as well as to reduce their drudgery will be given a special focus too.

Women in Difficult Circumstances

In recognition of the diversity of women's situations and in acknowledgement of the needs of specially disadvantaged groups, measures and programmes will be undertaken to provide them with special assistance. These groups include women in extreme poverty, destitute women, women in conflict situations, women affected by natural calamities, women in less developed regions, the disabled widows, elderly women, single women in difficult circumstances, women heading households, those displaced from employment, migrants, women who are victims of marital violence, deserted women and prostitutes etc.

Violence against women

All forms of violence against women, physical and mental, whether at domestic or societal levels, including those arising from customs, traditions or accepted practices shall be dealt with effectively with a view to eliminate its incidence. Institutions and mechanisms/schemes for assistance will be created and strengthened for prevention of such violence , including sexual harassment at work place and customs like dowry; for the rehabilitation of the victims of violence and for taking effective action against the perpetrators of such violence. A special

emphasis will also be laid on programmes and measures to deal with trafficking in women and girls.

Rights of the Girl Child

All forms of discrimination against the girl child and violation of her rights shall be eliminated by undertaking strong measures both preventive and punitive within and outside the family. These would relate specifically to strict enforcement of laws against prenatal sex selection and the practices of female foeticide, female infanticide, child marriage, child abuse and child prostitution etc. Removal of discrimination in the treatment of the girl child within the family and outside and projection of a positive image of the girl child will be actively fostered. There will be special emphasis on the needs of the girl child and earmarking of substantial investments in the areas relating to food and nutrition, health and education, and in vocational education. In implementing programmes for eliminating child labour, there will be a special focus on girl children.

Mass Media

Media will be used to portray images consistent with human dignity of girls and women. The Policy will specifically strive to remove demeaning, degrading and negative conventional stereotypical images of women and violence against women. Private sector partners and media

networks will be involved at all levels to ensure equal access for women particularly in the area of information and communication technologies. The media would be encouraged to develop codes of conduct, professional guidelines and other self regulatory mechanisms to remove gender stereotypes and promote balanced portrayals of women and men.

OPERATIONAL STRATEGIES

Action Plans

All Central and State Ministries will draw up time bound Action Plans for translating the Policy into a set of concrete actions, through a participatory process of consultation with Centre/State Departments of Women and Child Development and National /State Commissions for Women. The Plans will specifically including the following:[6]

i) Measurable goals to be achieved by 2010.

ii) Identification and commitment of resources.

iii) Responsibilities for implementation of action points.

iv) Structures and mechanisms to ensure efficient monitoring, review and gender impact assessment of action points and policies.

v) Introduction of a gender perspective in the budgeting process.

In order to support better planning and programme formulation and adequate allocation of resources, Gender Development Indices (GDI) will be developed by networking with specialized agencies. These could be analyzed and studied in depth. Gender auditing and development of evaluation mechanisms will also be undertaken along side.

Collection of gender disaggregated data by all primary data collecting agencies of the Central and State Governments as well as Research and Academic Institutions in the Public and Private Sectors will be undertaken. Data and information gaps in vital areas reflecting the status of women will be sought to be filled in by these immediately. All Ministries/Corporations/Banks and financial institutions etc will be advised to collect, collate, disseminate and maintain/publish data related to programmes and benefits on a gender disaggregated basis. This will help in meaningful planning and evaluation of policies.

Institutional Mechanisms

Institutional mechanisms, to promote the advancement of women, which exist at the Central and State levels, will be strengthened. These will be through interventions as may be appropriate and will relate to, among others, provision of adequate resources, training and advocacy

skills to effectively influence macro-policies, legislation, programmes etc. to achieve the empowerment of women.

National and State Councils will be formed to oversee the operationalization of the Policy on a regular basis. The National Council will be headed by the Prime Minister and the State Councils by the Chief Ministers and be broad in composition having representatives from the concerned Departments/Ministries, National and State Commissions for Women, Social Welfare Boards, representatives of Non-Government Organizations, Women's Organizations, Corporate Sector, Trade Unions, financing institutions, academics, experts and social activists etc. These bodies will review the progress made in implementing the Policy twice a year. The National Development Council will also be informed of the progress of the programme undertaken under the policy from time to time for advice and comments.

National and State Resource Centres on women will be established with mandates for collection and dissemination of information, undertaking research work, conducting surveys, implementing training and awareness generation programmes, etc. These Centers will link up with Women's Studies Centres and other research and academic institutions through suitable information networking systems.

While institutions at the district level will be strengthened, at the grass-roots, women will be helped by Government through its programmes to organize and strengthen into Self-Help Groups (SHGs) at the Anganwadi/Village/Town level. The women's groups will be helped to institutionalize themselves into registered societies and to federate at the Panchyat/Municipal level. These societies will bring about synergistic implementation of all the social and economic development programmes by drawing resources made available through Government and Non-Government channels, including banks and financial institutions and by establishing a close Interface with the Panchayats/ Municipalities.

Resource Management

Availability of adequate financial, human and market resources to implement the Policy will be managed by concerned Departments, financial credit institutions and banks, private sector, civil society and other connected institutions. This process will include:

(a) Assessment of benefits flowing to women and resource allocation to the programmes relating to them through an exercise of gender budgeting. Appropriate changes in policies will be made to optimize benefits to women under these schemes;

(b) Adequate resource allocation to develop and promote the policy outlined earlier based on (a) above by concerned Departments.

(c) Developing synergy between personnel of Health, Rural Development, Education and Women & Child Development Department at field level and other village level functionaries'

(d) Meeting credit needs by banks and financial credit institutions through suitable policy initiatives and development of new institutions in coordination with the Department of Women & Child Development.

The strategy of Women's Component Plan adopted in the Ninth Plan of ensuring that not less than 30% of benefits/funds flow to women from all Ministries and Departments will be implemented effectively so that the needs and interests of women and girls are addressed by all concerned sectors. The Department of Women and Child Development being the nodal Ministry will monitor and review the progress of the implementation of the Component Plan from time to time, in terms of both quality and quantity in collaboration with the Planning Commission.

Efforts will be made to channelize private sector investments too, to support programmes and projects for advancement of women

Legislation

The existing legislative structure will be reviewed and additional legislative measures taken by identified departments to implement the Policy. This will also involve a review of all existing laws including personal, customary and tribal laws, subordinate legislation, and related rules as well as executive and administrative regulations to eliminate all gender discriminatory references. The process will be planned over a time period 2000-2003. The specific measures required would be evolved through a consultation process involving civil society, National Commission for Women and Department of Women and Child Development. In appropriate cases the consultation process would be widened to include other stakeholders too.

Effective implementation of legislation would be promoted by involving civil society and community. Appropriate changes in legislation will be undertaken, if necessary.

In addition, following other specific measures will be taken to implement the legislation effectively.

(a) Strict enforcement of all relevant legal provisions and speedy redressal of grievances will be ensured, with a special focus on violence and gender related atrocities.

(b) Measures to prevent and punish sexual harassment at the place of work, protection for women workers in the organized/ unorganized sector and strict enforcement of relevant laws such as Equal Remuneration Act and Minimum Wages Act will be undertaken,

(c) Crimes against women, their incidence, prevention, investigation, detection and prosecution will be regularly reviewed at all Crime Review fora and Conferences at the Central, State and District levels. Recognized, local, voluntary organizations will be authorized to lodge Complaints and facilitate registration, investigations and legal proceedings related to violence and atrocities against girls and women.

(d) Women's Cells in Police Stations, Encourage Women Police Stations Family Courts, Mahila Courts, Counseling Centers, Legal Aid Centers and Nyaya Panchayats will be strengthened and expanded to eliminate violence and atrocities against women.

(e) Widespread dissemination of information on all aspects of legal rights, human rights and other entitlements of women, through specially designed legal literacy programmes and rights information programmes will be done.

Gender Sensitization

Training of personnel of executive, legislative and judicial wings of the State, with a special focus on policy and programme framers, implementation and development agencies, law enforcement machinery and the judiciary, as well as non-governmental organizations will be undertaken. Other measures will include:

(a) Promoting societal awareness to gender issues and women's human rights.

(b) Review of curriculum and educational materials to include gender education and human rights issues

(c) Removal of all references derogatory to the dignity of women from all public documents and legal instruments.

(d) Use of different forms of mass media to communicate social messages relating to women's equality and empowerment.

Panchayati Raj Institutions

The 73rd and 74th Amendments (1993) to the Indian Constitution have served as a breakthrough towards ensuring equal access and increased participation in political power structure for women. The PRIs will play a central role in the process of enhancing women's participation

in public life. The PRIs and the local self Governments will be actively involved in the implementation and execution of the National Policy for Women at the grassroots level.[7]

Partnership with the voluntary sector organizations

The involvement of voluntary organizations, associations, federations, trade unions, non-governmental organizations, women's organizations, as well as institutions dealing with education, training and research will be ensured in the formulation, implementation, monitoring and review of all policies and programmes affecting women. Towards this end, they will be provided with appropriate support related to resources and capacity building and facilitated to participate actively in the process of the empowerment of women.[8]

International Cooperation

The Policy will aim at implementation of international obligations/commitments in all sectors on empowerment of women such as the Convention on All Forms of Discrimination Against Women (CEDAW), Convention on the Rights of the Child (CRC), International Conference on Population and Development (ICPD+5) and other such instruments. International, regional and sub-regional cooperation towards the empowerment of women will continue to be encouraged through

sharing of experiences, exchange of ideas and technology, networking with institutions and organizations and through bilateral and multi-lateral partnerships.

Reaffirming the Pledge

India has led the world in ratifying UN Conventions and international covenants like the Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action. National plans and policies have consistently reflected a vision of progress that is not narrowly confined to expanding incomes, but gives a central place to the achievement of human rights, freedoms and well-being for all. The last few years have seen dramatic increases in the space available for women in Indian society - a consequence of affirmative policies and programmes by the government and initiatives by NGOs and other civil society groups. Most of all, these achievements are the result of years of determined advocacy, campaigning and action for change by women themselves.

The goals of human development are deeply intertwined with the development and empowerment of women and children, as they together comprise significant proportion of the total population of the country as per the 2001 Census. Women as an independent group accounted for

495.74 million or 48.3%, whereas children (0-14 years) formed about 34% of the total population. These sections not only constitute the precious human resources of the country but their socio economic development sets the pace for the growth of the rest of the economy.

Acknowledging this, the approach to the Tenth Five Year Plan (2002-07) had given priority to the empowerment of these sections through a holistic combination of legal and statutory safeguards and social and economic initiatives. The National Common Minimum Programme also has placed the objective of 'empowering women politically, educationally, economically and legally' as one of its six basic principles.

The Ministry of Women and Child Development (MWCD), Government of India, is the nodal agency for all matters pertaining to the welfare, development and empowerment of women and children in the country. In this process, various initiatives, policies, programmes, schemes and enabling measures have been evolved for the benefit of these groups covering a wide range of areas from gender equality, women and child related legislation to their social and economic rehabilitation. The schemes / programmes of the Ministry are implemented mainly with the support of State Governments, other Government agencies and non-

governmental organizations. The Department became the Ministry of Women and Child Development from 30.01.2006.

Empowerment of Women: Emerging Issues

Women as an independent group constitute about 48 % of the country's total population as per the 2001 census. The principles of gender equality and protecting the rights and privileges of women are enshrined in the Constitution of India in its Preamble, Fundamental Rights and Fundamental Duties as well as Directive Principles. The Constitution not only grants equality to women at par with men, it also advocates positive discrimination in favour of women.[9]

The focus on women has witnessed a gradual paradigm shift over the years from purely "welfare" oriented schemes, wherein women were treated as objects of charity to 'development' programmes and currently to their 'empowerment' by recognizing them as equal partners on the road to progress. Accordingly, the policies and programmes of the MWCD for women too have evolved keeping in view their felt need to become socially, politically and economically independent individuals leading wholesome productive lives.

The Tenth Plan (2002-07) called for a three pronged strategy of social empowerment, economic empowerment and gender justice through

creating an environment of positive economic and social policies for the women, allowing de jure and de facto enjoyment of all human rights, providing equal access to women to health care, quality education, strengthening the legal systems aimed at elimination of all form of discrimination and violence and building and mainstreaming gender perspectives into the society.

In spite of the constitutional provisions and positive government policies, there are a number of constraints still faced by women and children, especially those belonging to economically and socially disadvantaged sections. The mid term review of the Tenth Plan brought into focus persisting problems such as adverse child sex ratio, high infant and maternal mortality, wide gender gaps in literacy and wage rates, escalating violence against women etc. Other areas of concerns identified included problems relating to child trafficking, HIV/AIDS positive women, restraining child marriage, protecting girl child domestic labourers. The review recommended universalizing programs like Integrated Child Development Services (ICDS), expanding crèches, strengthening the delivery mechanism and assessing the gender impact of all programs. The Ministry has taken note of these recommendations and tried to address these issues not only through the ongoing various polices, programs and schemes, but also through innovative program/ scheme

interventions in different sectors. Thus the planning, policies, programs and schemes of the MWCD are specially formulated to ensure that the above objectives in terms of social and economic empowerment of women and gender justice reach the targeted groups.

The approach of the Ministry towards the health and well-being of women has been that of a 'life cycle approach' wherein unique health requirements of the women at different stages of life are recognized and catered to. Women, especially in the reproductive age group are particularly vulnerable to various ailments resulting in high incidence of morbidity and mortality in terms of MMR and IMR. The Ministry has focused inputs for health needs of women, which include health check up for pregnant women and new mothers, pre and post natal care through the ongoing ICDS programme. Food and Nutrition Security

The Ministry has devised a multi cultural strategy under the National Nutrition Policy (1993) and the National Nutrition Mission, identifying direct nutrition interventions for vulnerable groups to tackle various forms of malnutrition as well as micro and macro nutrient deficiency amongst pregnant women and lactating mothers as well as undernutrition amongst women and children, especially adolescent girls who will be future mothers. The Supplementary Nutrition Programme

(SNP) and the Nutrition Programme for Adolescents Girls (NPAG) are specialized interventions for upgrading nutrition standards.

Access to Minimum Basic Needs and Services

Realizing the importance of providing access of important basic facilities such as access to clean safe drinking water, sanitation facilities, transport services, fuel and fodder, the Ministry has been taking up these issues with concerned Ministries, State Governments in different forums and through the Gender and Child budgeting exercises.

Education and Literacy

The 86th Constitutional Amendment Act 2002, makes free and compulsory education a justiciable fundamental right for all children in the 6-14 year age group, and the Government is committed to the goal of realizing elementary education for all, bridging gender and social gaps by 2010. To facilitate these national goals, pre school education of children has been given due importance under the ICDS programme.

Women and Employment

The incidence of poverty especially among poor assetless women is generally quite high and taking cognizance of this, these women are mobilized into self help groups under schemes like Swayamsiddha, Swa-

Shakti, STEP with access to micro credit facilities and provision of training in different vocations, upgrading of skills, capacity building etc. These efforts provide them with abilities in acquiring life skills to start income generation activities either through wage employment or self-employment.

Women in Distress

For women who will need protection and relief from various factors arising out of natural or man made calamities (such as victims of earth quakes, floods, prostitution and trafficking, marital conflict, HIV/ AIDS positive victims, destitute widows etc.), relief and rehabilitative measures are provided under special schemes such as Short Stay Homes, Swadhar homes and proposed new schemes focusing on the special needs of rape victims, trafficked women and children and women with HIV / AIDS.

Gender Justice

At least 42 women specific and women related Acts exist to provide legal safeguards and protect women from various kinds of harassment. These are being reviewed by the National Commission for Women (NCW) in order to modify or amend them to make them more effective. In addition the MWCD is also initiating new legislation,

amending / modifying existing ones so that they become more potent in protecting women.

With this background, the activities of the various programmes and schemes of MWCD can broadly be categorized as those of:[10]

I. Social and Economic Rehabilitation and Empowerment;

II. Providing Relief, Protection and Rehabilitation to Women in Difficult Circumstances; and

III. Gender Justice and Legal Safeguards

It was realized that important social empowerment inputs such as health, reducing the levels of MMR, food and nutrition security, education etc will need to work in tandem with economic empowerment requirements such as employment and training, income generating activities etc. as one without the other cannot deliver optimum benefits or bring out the full potential of women.

For this purpose two major steps were taken. One, holistic programs covering important inputs from both social and economic areas were judiciously converged so that all round development of beneficiaries could take place. Two, to reach the many facilities arising from these programs, and to provide the women with a platform for articulating their needs and perspectives, special initiatives were taken to mobilize them

into viable self help groups These grass root level agencies have proved highly successful in garnering economic and social support for their development.

State Policy for Women

The Government of Tamil Nadu has been effectively implementing a State Policy for Women that guides the developmental policies of all departments and sectors which help to eliminate gender gaps and enable women to gain equitable access to resources, decision-making and improved quality of life. In order to mainstream gender in all Government policies and departments, a Women's Development Report, including women's development Index and women's empowerment indicators, is being commissioned to measure and evaluate the impact of the Government’s pro women policies and programs annually. Mother Theresa University has taken up this project and is in the process of preparing the report. Tamil Nadu Corporation for Development of Women Limited was established for the empowerment of women in December 1983 by the Government of Tamil Nadu.

Tamil Nadu Women’s Development Project, funded by International Fund for AgriculturalDevelopment (IFAD), was started on an experimental basis during 1991-92 in Dharmapuri District. It received

its first growth thrust and was extended to Salem, South Arcot, Madurai and Ramanathapuram districts during the period from 1992 to1994. By 1995-96, the project was well established and was taken up as a model for future growth and extended to all other districts in a phased manner under the State Budget. This Project, more popularly known as "Mahalir Thittam", is implemented with the support of Non-Governmental Organisations (NGOs) and Banks and is functioning through a network of Women's Self Help Groups (SHGs), established and monitored with the assistance of NGOs.

The project also plans for the growth of SHG movement with a view to promote sustainability combined with deepening of coverage at habitations and ward/slums in urban areas. The project has a consistently growing membership and as on 31.01.2005, the membership has crossed 32.44 Lakhs women in 1,92,893 SHGs with 1,67,090 Rural Self Help Groups (28,17,817 Members) and 25,803 Urban Self Help Groups (4,23,190 members). The Self Help Groups have mobilized a saving of Rs. 621.92 Crores. Apart from commercial banks, the Self Help Groups open bank accounts in Primary Agricultural Cooperative Banks and avail loans as per the norms laid down by the Tamil Nadu Women Development Project and Swarna Jayanthi Gram Swarozgar Yojana (SGSY) Scheme implemented by the Rural Development Department

have been converged for Rural Self Help Groups and common guidelines and norms have been adopted. Similarly, in respect of Self Help Groups in Urban areas, Swarna Jayanthi Shehari Rozgar Yojana (SJSRY) and Tamil Nadu Women Development Project are being operated in a converged manner. Mahalir Thittam has created awareness among women of their own strengths, resources and ability to face risks. As the bank loan liability is entirely on the women and the group, the women themselves act as best judges in respect of economic activities and levels of credit required. The project implementation units and the NGOs serve as mere facilitators and advisors in this process, with decision making left entirely to the participating women.

Under the project, members of matured Self Help Groups ready to absorb loans are linked with banks and other financial institutions to avail credit. As on 31.1.2005, 1,78,251 SHGs have been linked with bank credit at a total financial outlay of Rs.1054.10 Crores for various economic activities such as Agriculture, Horticulture, Sericulture, Animal Husbandry, Cottage and Village Industries and other small businesses/micro enterprises in Urban areas.

The Government is supporting and motivating women from families below poverty line to join SHGs and shall achieve the plan of covering another 15 Lakhs women over the next 3 years.

Entrepreneurship Development Training followed by Vocational and Skill Training is being given as a special thrust for the benefit of SHG members to start their own Micro Enterprises. A sum of Rs.20 Crores has been provided under Mahalir Thittam for the year 2005-2006 to improve the quality of life of women.

The focus areas of this project for 2005-2006 will be:

Socio-Economic empowerment of Minority Community, Scheduled Caste and Scheduled Tribe women and protecting them against exploitation, by making them join the SHG movement.

Facilitating markets for SHG products through arrangement of marketing facilities such as shops at public places like bus stands, Government Commercial complexes, etc., and helping SHGs to participate in the National, State, District level Sales Melas / Exhibitions organized by Government departments. Besides this, District level and Block level marketing workshops will also be conducted to familiarize the SHG women with marketing techniques and to the concepts of quality, pricing, packaging and promotion.

For further economic development, all assistance under Mahalir Thittam will be extended to the women groups formed under various Government programs by absorbing them under Mahalir Thittam.

The role of Panchayat Level Federations and Block Level Federations will be strengthened by imparting capacity building training and involving them in imparting capacity building, EDP training to the SHG members and monitoring the SHGs in their villages. Special skill training on 'Preserving and Processing of Fish products ' will be imparted to the SHG fisher women in the coastal Districts

Tamil Nadu Non-Governmental Organizations & Volunteers Resource Centre (TNVRC)

TNVRC is a resource center promoted by TNCDW in the year 2001, for the purpose of Capacity Building of Development Agencies (Government Based, Non Government Based and Community Based), Research, Documentation and Promotion of Volunteerism. This centre, funded and monitored by TNCDW, is conducting various Trainings and workshops to improve the capacity of the staff of NGOs. During the year 2004-05, TNVRC has conducted the following programs for the officials of NGOs involved in women Development activities, mainly from Mahalir Thittam NGOs.

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CHAPTER 4

ROLE OF THE STATE GOVERNMENT IN EMPOWERING WOMEN: THE CASE OF TAMIL NADU

The government at the state level significantly plays vital role in empowering women. State governments have been effectively implementing the policies that guide the developmental policies of all departments and sectors which help to eliminate gender gaps and enable women to gain equitable access to resources, decision-making and improved quality of life. In order to mainstream gender in all Government policies and departments, a Women's Development Report, including women's development Index and women's empowerment indicators, is being commissioned to measure and evaluate the impact of the Government's pro women policies and programs annually. Tamil Nadu sets significant records in implementing the policies of women empowerment.[1]

Directorate of Social Welfare

The Directorate of Social Welfare was established in 1947.

The main objectives of the Directorate with regard to women are:

- To provide employment for women especially those below the poverty line.

- To help those women in distress especially the widows, the deserted wives and destitutes.
- To assist voluntary non-Governmental organizations in their effort to help the weaker and vulnerable sections of society.
- Conduct seminars, campaigns and awareness programme to improve the status of women and children in society.
- To put down with firm hand any derogatory or unjust treatment to women and children.
- To create more and more opportunities for equal development and progress to women and children

More importance is now being given to the development of women through employment-oriented programmes. For the first time emphasises also being placed on improving literacy among women and a new scheme was drawn up with this objective in mind.[2]

Women Co-operative Societies and Service Homes

New Co-operative societies for women were formed during 1987-90. Totally there were 75 women Industrial Cooperative Societies in 1990. The Department of Social Welfare runs six service homes. With the aim to educate poor widows, deserted wives and destitute women in the age group of 18-40 years to write VIII std, X std and +2 examination. For those who do not wish to pursue education, training is incorporated in

various crafts. The residents of the services homes are allowed to stay with two of their children for a maximum period of 3 years in the service home.[3]

New Schemes

A scheme of supply of free text books was started during 1978-79 to benefit children of widows whose family income was less than 6400 per annum. The Government had introduced a special scheme to improve the status of women in society. Under this scheme a grant of Rs.5000 is given to girls from poor households who have passed 8th standard and above on the occasion of their marriage. Another scheme "Dr.Muthulakshmi Reddy Ammaiyar Ninaivu Mahapperu Udhavi Thittam", was founded with effect from 3rd June 1989 for providing cash support to the women from poor household in the last two months of pregnancy and immediately two months after delivery of the child. The cash support covers only the first two children.

In the predominantly pastoral and nomadic society of the Vedic period, enough surplus was not produced to allow any section to be completely subordinated or withdrawn from process of production. The status of women during this period was better in terms of education, freedom of movement, religious and property rights etc. Historical and

literary evidences suggest that over the centuries, the status of women declined and reached the lowest ebb during the British period. During this period, the land tenure system of the Zamindari and Ryotwari systems deprived the peasants of their land. The British policy of organized deindustrialization ruined the cottage and village industries. Women as major partners in the economic activities of household sector lost more than men.[4]

The pre-independence period marked the awareness of the suffering of women due to oppressive social customs and economic deprivation. This had led to enactment of several socio-economic legislations for emancipation of women. The National Movement was a powerful force which helped to change the position and attitude towards women. The Gandhian Non-Cooperation and Non-violent agitations induced women's participation and they were drawn into vortex of struggle for political independence. This generated enormous strength, courage and confidence among women which helped them to organize and to fight for their own cause rather than depend upon the benevolent men in the society to champion their cause.

With the dawn of Independence, the Indian Republic created a polity based on adult franchise without sex discrimination at the very out set. Legal measures were taken to free women from their socio-economic

DeW Gender Policy Statement

In a project for women it is essential that all stakeholders subscribe to a gender policy. The following are elements of a policy to be adopted by all:

1. Training for all Project Staff and NGO staff on gender issues, leading to sensitization on women's rights and issues.
2. Ensure human rights of women, both staff and beneficiaries, in NGOs and PIUs and prevent discrimination against them or their harassment as enshrined in the laws of the land and in International covenants.
3. All stakeholders, especially NGOs, are expected to advocate these ideals.
4. Sensitize SHG women and their husbands on women's rights

Mission Statement

1. To build capacity of poor and disadvantaged women in order that they are enabled to cross all social and economic barriers, and thereby facilitate their full development into empowered citizens;
2. To reach out to 35 lakh BPL families in Tamil Nadu with focus on SC/ST, widows, physically handicapped and destitute for social, economic and political empowerment.

3. To achieve the equality of status of poor women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life;

4. To create or reorient democratic, economic and social processes and institutions to enable poor women to participate fully and actively in decision-making in the family and community, and at the local, district, state and national levels;

5. To empower women to work together with men as equal partners and to inspire a new generation of women and men to work together for equality, sustainable development, and communal harmony;

6. To promote and ensure the human rights of women at all stages of their life cycle.

7. To advocate changes in government policies and programmes in favor of disadvantaged women.

Organization

The Tamil Nadu Corporation for Development of Women Ltd., was incorporated on December 9, 1983 under Companies Act 1956. Its

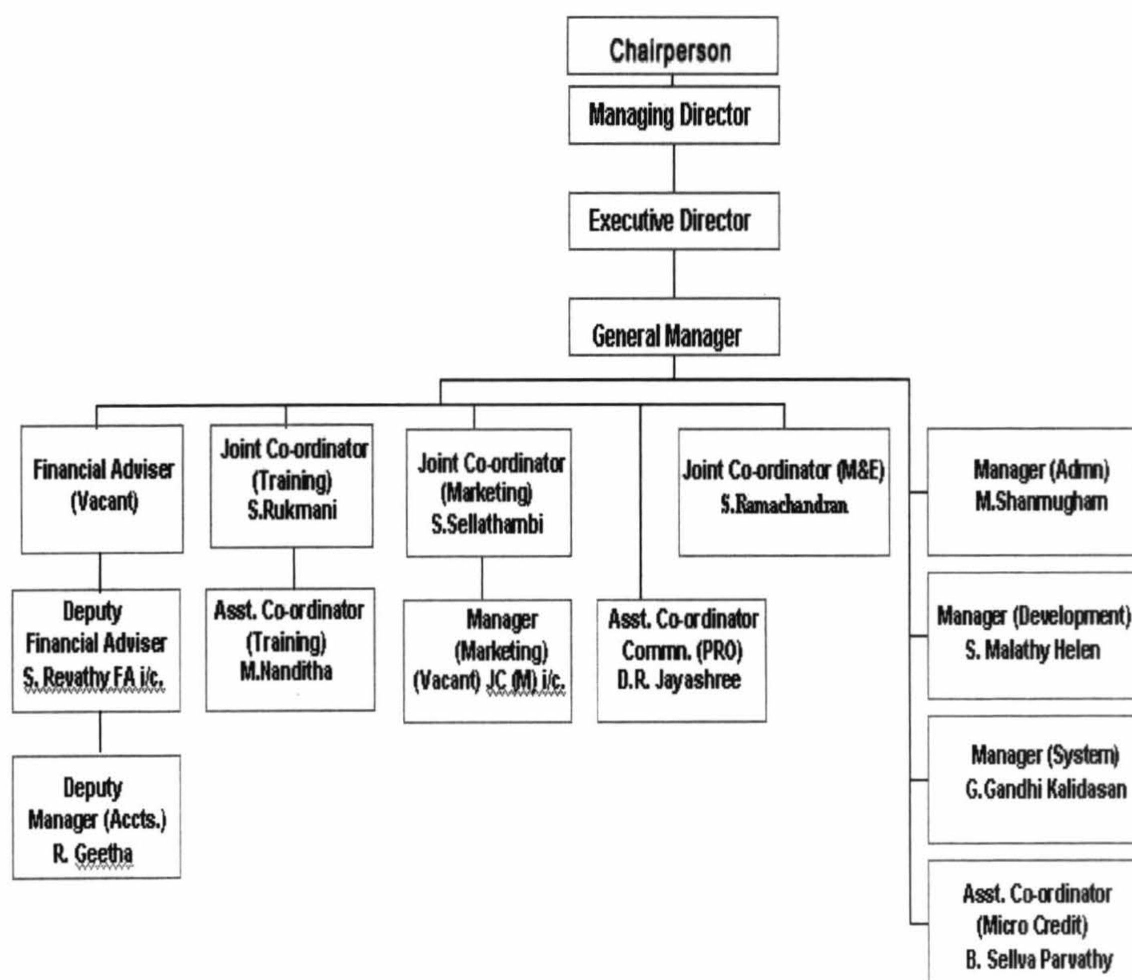
registered office is located in Chennai while its area of operation extends to the entire state of Tamil Nadu.

The objective of Tamil Nadu Corporation for Development of Women Ltd, are promoting socio-economic development and empowerment of women. The Corporation was under the administrative control of Social Welfare Department from inception till July 2006. The Corporation has been brought under the administrative control of Rural Development and Panchayat Raj Department Vide G.O.Ms.No. 81 dt: 20.7.2006, in order to bring about synergy and better coordination in implementing schemes meant for Self Help Groups. The authorised share capital of the company is Rs.1 crore, with a subscribed and paid up share capital of Rs 78.42 Lakhs.of this Rs.40 lakhs is held by the Government of Tamil Nadu and Rs.38.42 Lakhs by the Government of India.

A large part of the activities of the corporation are conducted throurgh selected Non-Governmental Organisations and other training institutions. Funds are obtained from Government of Tamil Nadu through budgetary allocations for specific projects and covered by sanctions through Government Orders. As the organisation operates for a developmental cause,the concept of organisational profitability is not relevant. No losses have been incurred since inception and there are accumlated reserves. The business of the Corporation is conducted

through a Board of Directors appointed by the Government of Tamil Nadu. The Managing Director is assisted by the Executive Director, both IAS officers. The Board of Directors consists of following eight ex-officio members. Administrative control of the corporation vests with the Social Welfare and Noon Meal Programs Department, Government of Tamil Nadu. The head office in Chennai, also called the Project Management Unit (PMU), plays a key role at the state level in implementation of various projects.

Figure 1. The Organization structure of the PMU is as below



Strategic Cell:

The Corporation has recently set up a seperate *Strategic cell* at chennai to aid and advise the corporation on the general direction of it's policies and programmes.Its Membership consists of reputed persons in the field of women's development, from academic,business ,legal and NGO sectors.The strategic cell presents its reports to the Board.

District Offices (PIU):

For implementation of Mahalir Thittam (Tamil Nadu Women's Development Project), district offices were established over the last several years. The district level PIUs are headed by a Project officer assisted by six Assistant Project Ofiicers (APOs) in the functional areas of training and communication, monittoring, schemes, marketing, administration and credit.

Figure 2. The PIU organization structure is given below.



Further, in the districts (except Chennai), selected NGOs operate on contract basis for the Tamil Nadu Women's Development Project. There is a District Project Coordination Committee (DPCC) headed by the District Collector for coordinating between the different partners working on the project and for promoting convergence of services of the different departments.

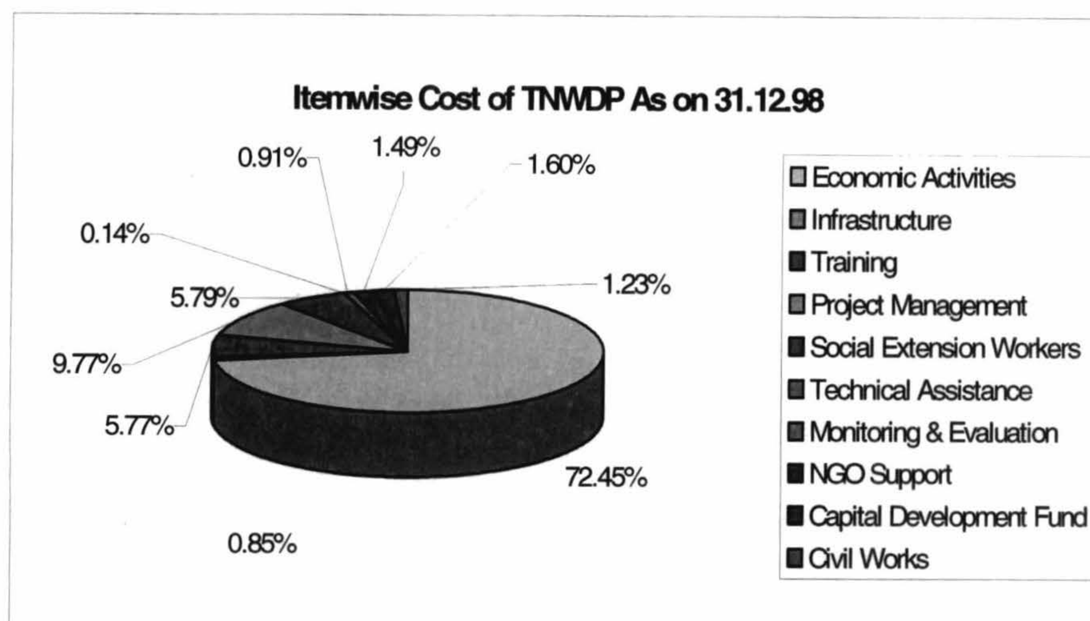
Terminal Evaluation of IFAD

The IFAD project's primary concern was the holistic growth of poorest rural women to attain empowerment through a bi-focal approach of social and economic development. TNCDW had initiated the Tamil Nadu Women's Development Project (TNWDP) assisted by IFAD during 1989-90. Its implementation and evaluation have thus, been considered as a landmark launch to open up a new global culture in gender equity.[7]

IFAD committed its funding to the tune of 13.15 million SDR for TNWDP for the period from 1989 to December 31st, 1998 covering five districts namely, viz., Dharmapuri, Salem, South Arcot, Madurai and Ramanathapuran. The goal of TNWDP, as per appraisal report, is to establish a viable and replicable model for women's development which could be adopted by agencies in other states.

The yearwise and itemwise project cost are detailed overleaf.

Figure 3

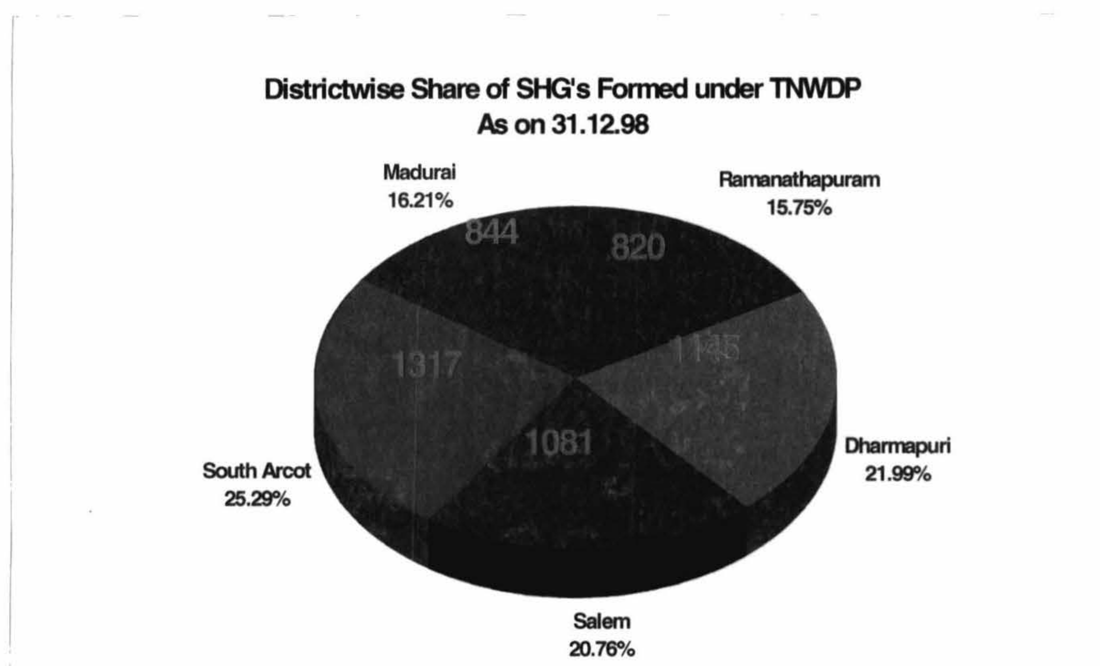


The top line findings of the terminal evaluation are summed up in the following paragraphs.

Achievements

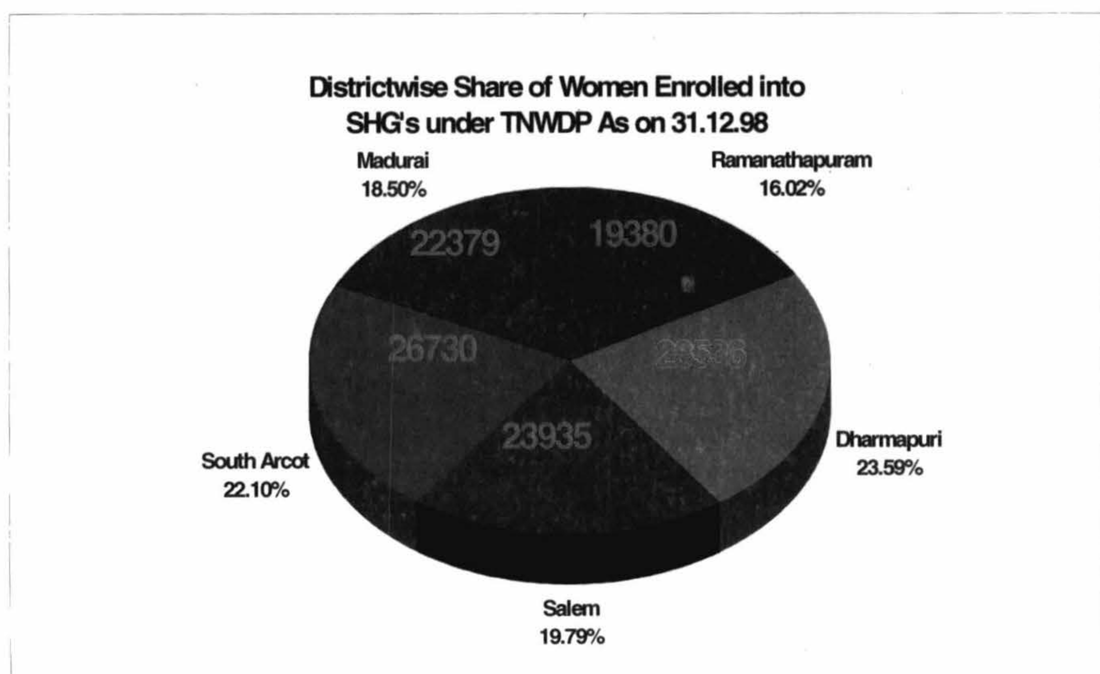
1) Formation of Groups: If group formation is taken as an index of progress of project implementation, the number of groups formed (5207 as of March 1998) far exceeded that envisaged in the Project Appraisal document (2688). It is no doubt a laudable achievement and the TNCDW along with all other project implementation partners need to be complimented for the same. The total number of members enrolled in 5207 SHGs in all the five project districts was 120960 with an average group size of about 23 members.

Figure 4



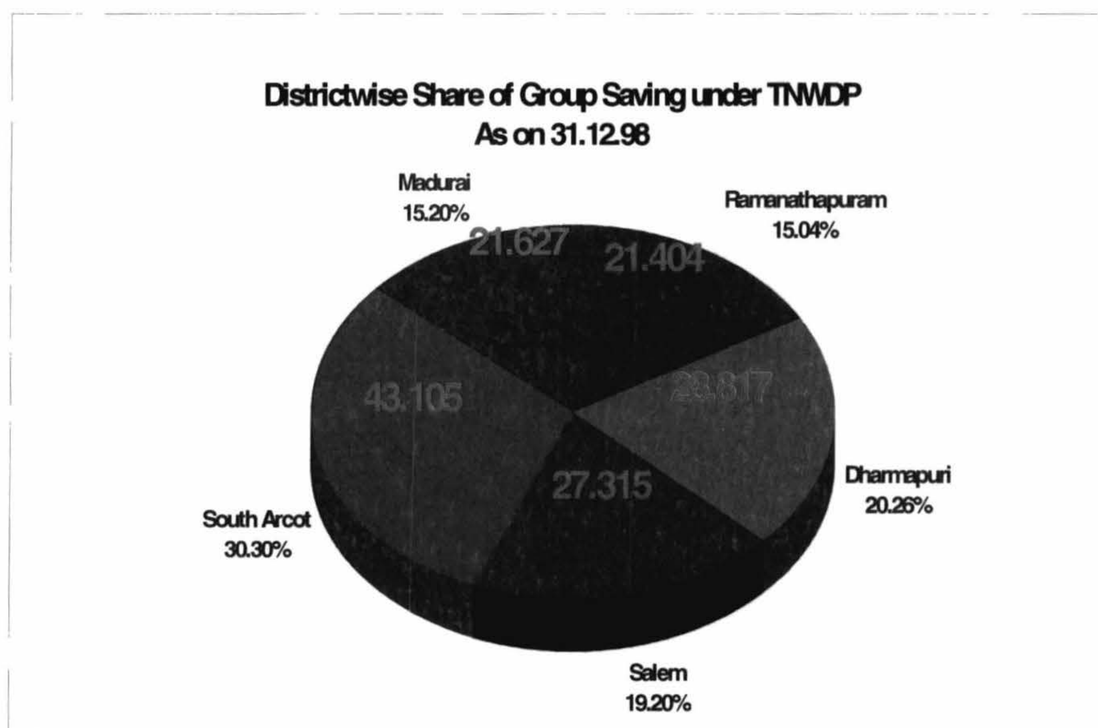
The districtwise distribution of groups and number of members are vividly presented below.

Figure 5



Group Savings and Credit

Figure 6



One of the most important outcomes of the project has been that it helped the women members to develop the habit of regular and systematic savings. The pattern of savings, which had gradually increased from Rs.10/- per month at the beginning of project to Rs.50/- per month, even to Rs.100/- per month in some groups, was mostly monthly while some group members were saving even on weekly basis. These individual savings and others such as monthly subscription fees of members and interest on individual savings formed the group fund for their internal loaning. The savings including interest earned by internal loaning of the 5207 groups as on 31st December 1998 amounted to

Rs.12.5 million. This is substantial amount indeed considering that the target beneficiaries are poor. Due to the availability of group savings the dependence of the members of the group on the moneylenders for emergency loans had reduced to a large extent.

Credit assistance for Economic Activity

Out of 1.2 lakhs members about 87539 were linked with bank credit with the subsidy and credit assistance. The credit recovery performance was exceptional in the case of IFAD project when compared to similar anti-poverty micro-finance project. The loan recovery rate had been remarkably high although exceeding 80 per cent. Activitywise number of loan accounts funded and activity wise loan extended under IFAD project are given in the pie diagram below.

Figure 7

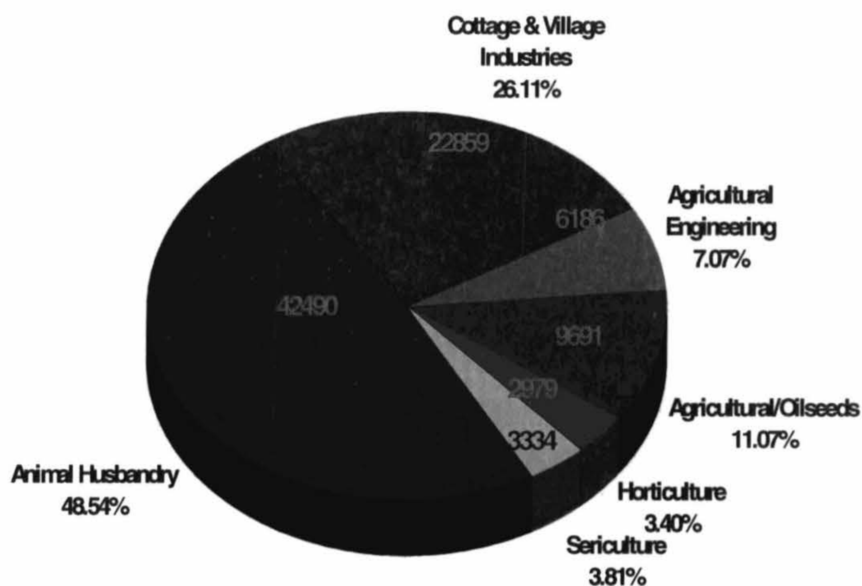
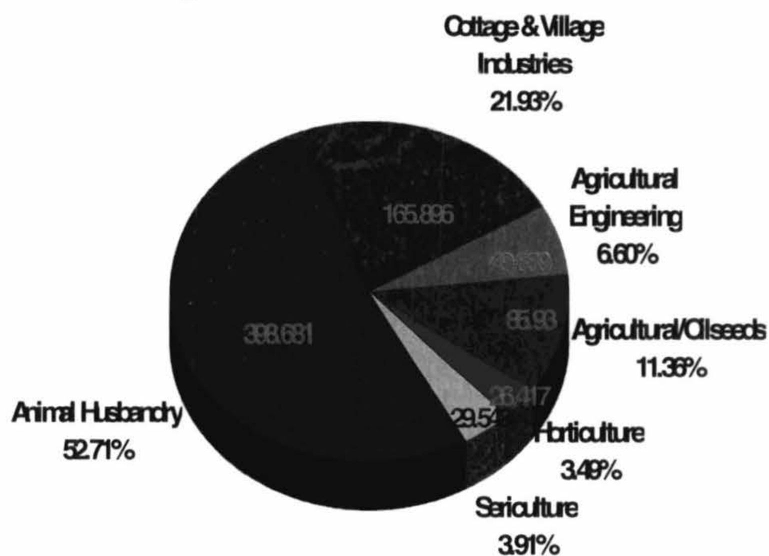


Figure 8



Economic Impact

The focus of the economic impact was to facilitate the group members to cross the hurdle of poverty threshold. About 64.24 percent of the beneficiary families under IFAD Project had crossed the poverty line. Two out of three families succeeded in crossing the poverty level. Nearly two-thirds or two out of three families had enjoyed an income level exceeding Rs.11000. Though the activities were not of high profile but only low-tech and low-risk alternatives, the beneficiary families were making a healthy transition from their disadvantaged contextual situation to a take-off stage as a result of IFAD assistance.

SOCIAL IMPACT AND EMPOWERMENT OF WOMEN

a) Self Esteem: More than 70 percent women feel that their self-confidence has considerably increased after joining the groups. Empowerment in terms of perceived respect from the family and society as a live experience for women was examined. The members perceived that about two-thirds of their husbands, relatives and neighbours had enhanced respect for the women members.

b) Literacy: Literacy of women is closely associated with their empowerment. Majority of the members were trained to sign their

names. Women in SHGs were given training not only in income-generating activities but also to develop their other entitlements.

c) Health and Nutrition Training: About 83 percent of the beneficiaries attended Health and Nutrition Training programmes. Women who changed their health and nutrition practices were preponderant (69% to 95%)

d) Adoption of Family Planning: About 56 per cent of the total women have adopted family planning methods.

e) Kind of Medical practice preferred in case of Serious Illness: The proportion of women having immunized their children ranged from 38 to 93 at Madurai and Salem districts respectively.

f) Confidence to Empower Others: Women of all five districts exhibited a high level of confidence in regard to sustaining family economically.

g) Fears Got over: Collective and integrated activities of the SHGs are presumed to have helped them to get over the fears. SHG has helped majority of women to overcome their fears. 81per cent from all districts opined that they got rid of their earlier fear complex while speaking with men. 75per cent women express that they do not have fear now to talk with officials.

h) Sensitisation to Social Evils: The percentage of women who would feel like protesting against various abuses ranged from 65per cent to 70per cent. This indicated that the SHG group activities have sensitised women to abuses that affront their dignity.

i) Knowledge about Women' Rights: About 83per cent of women are fully aware of their property rights. More than 80per cent were aware of the provision for women reservation in Panchayat. The same number of women had answered that no dowry could be demanded by men for their marriage with women. 76per cent of women were in favour of widow remarriage. More than 94 per cent of the women were disapproving the practice of female infanticide. About 57 per cent women opined that the creation of federal structure for SHGs would be useful. 77 per cent of the women said that the banker's attitude had not changed towards poor women. 68 per cent of women members were aware of the federation of SHGs at Cluster level. Aware of Capital Development Fund (CDF) to the extent of 60 per cent, though they were not clear whether it was a loan or grant. 93 per cent of women had having absolute / good control over their income.

j) Awareness about other Development Programmes: SHG women's participation in community services is an index of the political impact of collectivisation on its members.

k) Facing threats of Abuses: The respondents have strengthened themselves in the context of family abuses.

***l) Community causes*: Participation:** Member of SHG have worked in the cause of community development. Women members were largely involved in eight different types of community works.

m) Community Services: Resistance from families to the respondent's community activities had been very much less indicating that the whole family has been attuned to the group activities of women and also has given acceptance.

n) Mutram Magazine: Readers of Mutram had gained knowledge pertaining to women related issues. 56 percentage of women are getting the magazine regularly. Almost 61 percent of the respondents read magazine Mutram regularly.

***o) Extent of Control over Income and Willingness to guide and support other SHGs*:** 93 per cent of women had absolute / good control over their income. More than 90 percent had positive attitude in helping other SHGs women.

Achievements of Sustainability

Women are sure to find their social identity and a voice of their own with greater confidence.

***a) Willingness to take up the role of Animator*:** Many women were ready to take up the role of an animator if a new group was formed. Nearly two-thirds of the members indicated a positive attitude to take up animators role in a new group.

b) Confidence about functioning as an Animator: 69 per cent or about two-thirds of the members expressed their confidence in handling the animator's jobs.

c) Accessibiliy to the Resources after joining the Group: Resources such as community TV, public well, tank and school are accessible to more than 70 per cent of women where as creche and Bank loans are accessible to more than 57 per cent upto 62 per cent of women.

d) Communication: Percentage of women who stated that they can talk freely in meetings was around 55 per cent.

e) Animator's Role: Women of all five districts with not much variation have accepted this role and their percentage ranges from 87 per cent to 97 per cent.

f) Willingness to pay for Services: More than 90 percent of women expressed their willingness to pay for animators services.

g) Rank order on the Utility of SHG: Respondents have a clear perception of the utility of SHG in empowering themselves.

h) Aim of Other Members attitude towards the Continuance of SHG: Members perception of other members attitude to the continuance of SHG was that their attitude was highly positive. 87 percent of respondents i.e. a vast majority was for the continuance of the SHG. 89 per cent of women in total expressed their satisfaction over IFAD Project.

i) Federation: About 57 per cent women opined that the creation of federal structure for SHGs would be useful.

j) Awareness about CDF: 60 per cent of the women interviewed were aware of the Capital Development fund (CDF). The impact of IFAD scheme on the borrowing culture of women seems to be greater because three- fourth of the member stopped going to moneylenders.

Constraints in Empowerment

a) Membership in Other Organisation: SHG women are yet to attain leadership qualities. Training programmes organised by any NGOs must include a component exclusively on social and political leadership.

Scheme had a facility to provide loan but of lesser amount and the sanctioning of such loan was very delayed and the release of which was also delayed. The fact that members were bold enough to point out the weakness of the scheme reflects the complete involvement of women in the scheme and the courage that they have gained to pin point the demerits during the process.

b) Family Members' Resistance for Community Services: The confrontation that women had to face from the family was much less whenever the causes were related to fulfill the basic needs of the community i.e. needs felt by both men and women. There were, however, resistance from family if members involved in public causes.

In the early stages of the group formation, the members' primary interest may be in the provision of thrift collection and small loan disbursement services. As the multi-dimensional empowerment process goes on, their aspirations about self, children and family get widened, and their involvement in public causes intensified.

c) Aspirations about Children: About 45 percent of the beneficiaries aspired to have better education for their kids and the school drop outs of the members families was low at 10.8 percent.

d) Women's Awareness of "MUTRAM" Journal: Though they knew about Mutram, for many, this had to be read by others and many were silent listeners only. Still not all members were aware of 'MUTRAM'.

e) The Regularity of Receiving the 'MUTRAM' Journal: Irregularity in the circulation of the magazine was noticed and remedial measures are to be taken.

f) Awareness about CDF: The purpose, its role, the terms on which CDF was provided were known only hazily.

g) Taking Loans from Private Money Lenders: The self-help group is an effective strategy to save women from the clutches of private moneylenders. Nearly 25 percent who still goes to Moneylenders borrowed a small quantum of less than Rs.500.

h) Extent of Control Over Income: The stage of empowerment is very slow because it is a long process in life of any person particularly for women. Women can be the decision makers only if they acquire the ability of having of control over themselves and on others including the resources. Still their access to resources, their right to have equal opportunities and control over income were limited.

i) Willingness to take up the Role of Animator: 71 percent of the total respondents do not like to take up the responsibilities of an animator in the existing groups.

j) Communication in the Meetings: An indicator of empowerment is a person's increased communicative skill. Special attention must be given to identify uncommunicative women and orient them in effective communication during SHG meetings.

k) NGO's Presence for the Functioning of SHG: More than 70 percent of women have stated that the NGOs are needed for the effective functioning of their groups. This indicates that the groups have not yet attained self-reliance and sustainability. NGOs are responsible for monitoring of the SHG activities which they are able to do it through their representatives.

l) Help Received from the Supervisors of NGO: Supervisors become very familiar with SHG members rather than the PIU and the NGO officials. Arranging for the training programme and awareness creation about credit are found to be common helps that the supervisors of the NGO and PIU have rendered. At same time, arranging for the training which was needed as the primary help from the NGO supervisors is secondary in the case of PIU staff. But regulating the procedures of the

SHG activities has come as the primary help that the PIU staff have rendered.

m) Assessment of Other Members Attitude towards the Continuance of SHG: Collective action and solidarity is an important empowering mechanism. This process still needs to be strengthened.

n) Women's Opinion on the Creation of Federal Structure of SHGs: The combined strength will enable them to enhance their bargaining power and develop collective leadership and solidarity. 40 per cent of women of all districts think that the creation of federal structure in SHG is not useful. Such a opinion of women is possible because the members were not well informed of the nature and scope of federal structure as their groups have not yet been federated.

o) Women's Opinion on the Changes in the Attitude of Bankers: About 77 percent of the respondents answered that the bankers' attitude had not changed despite the fact that they had already tried to maintain a rapport with the bankers.

Role and Effectiveness Of Self Help Groups

IFAD project intervention "by way of promoting women Self Help Groups as grass roots level people's institutions for facilitating the development", assumed greater significance.

a) Group Process: **Targeting:** Among the target group, preference was to be given to families with an income level of Rs.3500/- per year and below. Besides, the focus of attention was to the landless women and female headed households, both de jure and de facto. The percent of SC / ST coverage in the sample SHGs slightly higher (22.4 percent) than the percentage of SC / ST population in control area (21.3 percent). The major reason attributed to the under coverage of SC / ST households had loan liabilities under THADCO or IRDP schemes. In most of the split groups, even the group meetings are conducted on the same day and at the same venue. They are working together as composite group in all matters, except for maintaining the books, registers and bank accounts of SHGs which are done in two different names.

15.09 percent of the sample are literate without formal education and the major reason for this significant increase in literacy level without formal education is due to the sustained efforts of the Animators in making the SHG members literate functionally. Nearly 50 percent of the members enrolled are landless in all the Project Districts barring one which is a good indication that the poorest have been targeted. It will be seen that, there is a good coverage (over 49 percent) of members from Agricultural labourers and cultivators.

Over 52 percent of the members belong to 18-35 years of age group, which shows that the group are young and energetic. In the initial years of the project the average groups size was just above 20 hopefully expecting drop outs. In subsequent years the number was not contained.

The pre-formation of SHGs involve four stages each with a distinct process.

1) Formation (0-6 months): This phase is a crucial one where in a lot of training inputs is needed to put the SHGs on the rails properly.

2) Stabilization (7-24 months): The group witnesses a cohesive structure and a mutual trust builds upon them.

3) Promoting of self-reliance (over 24 months to 48 months): Taking responsibility for managing its own affairs including payment for services, looking for strategic alliances

4) Withdrawal Phase (over 48 months): Develop SHG interdependence with institutions, which will sustain the momentum of growth in the long run. The phase of inter-dependence will fetch benefits not only to the members, but also to the community at large.

b) Group Management: The IFAD groups are managed by one animator and 2 representatives.61.2 percent of animators are educated to a higher level of above IX standard. The SHGs are free to evolve their own bye-laws, over a period of time. Most of the SHGs have not developed a comprehensive bye-laws catering to all aspects of the group. However, they have rules which they keep changing from time to time to suit the mix of activity. Some of the common changes that are witnessed, in the project groups in relation to saving credit management are (1) change in the loan size, (2) change in repayment terms and (3) change in rate of interest. Each NGO is following a different model and some of them are quiet complex. Accounts of many groups are not audited annually in some districts.

c) Attitude of Members: With regard to member attitude it is found that more than 90 percent of the group members in all the districts are very much involved, which reflects that the members strongly believe the concept of group working.

d) Training: Training plays a vital role in building the capacity of the local people, so as to reduce their dependence on outside people for SHG management. The IFAD animators even with their little education had the privilege of knowing about the "Johari window" concept due to the

exhaustive coverage of topic in the Training Programme modules for Animators which is a very rare thing to see.

In general, the animators and representatives sharing of their training experiences with group members is good in all the Project Districts, except in Dharmapuri District. The best groups are characterized by certain salient features like prayer in the group meeting, pledge by members in group meetings and wearing group uniform.

Under IFAD project also, in some NGOs they practice the pledge, e.g., the group promoted by the NGO, ICCW take the pledge for eradicating the female infanticide in every group meeting. Like wise, wearing uniform also helps in sinking their differences among the members and forging unity. These group processes followed in the IFAD project makes it a process oriented and not target oriented, project. The IFAD project has demonstrated clearly that the rural poor women have a good potential to save, as the SHGs offers them savings facility in a flexible way.

e) Savings and Credit: The SHG starts giving small sangha loans out of their savings to the most needy members for purposes like medical, educational, consumption needs and income generation programmes. After stabilizing the issue of sanga loans and collection of loan

installments, the SHG develops its funds management capacity, then they are linked to Bank credit in phases. The SHGs involve themselves in addressing the communities problems and needs, they also undertake repairing, maintenance and rejuvenation of village basic infrastructure facilities.

f) SHG Services and Benefits: The SHG fight against the social evil and social injustice to women. The SHGs offer business support services for their members in raw material procurement, collective bulk marketing, selection of appropriate technology and training for skill upgradation. The IFAD self help groups are the most effective, grass root level structures, which deliver timely credit and other technical services to their members and created tangible impacts in the lives of the members. The IFAD project SHGs have played a key role in conducting the Non-formal Education classes to its members and 18.71 percent of group members have attained the functional literacy level. The fact that that 56.6 percent of IFAD group members send their all girl children to school, is a good indication that they had realized the importance of education of girl child.

The women members start feeling confident after being members of IFAD group for years. They had also increased their control over their income and they were able to make their own choices. IFAD project has changed the culture, and IFAD group members have come out of the

money lender's clutches in most of the places. For their emergency and consumption needs, they take small loans from sangha savings.

Under IFAD project, as the SHGs play an active role in selection of prospective beneficiaries, selection of purpose of loan and delivery of credit, the time lag has considerably come down. In the IFAD project, the back-end subsidy is called as incentive bonus for repayment. The members have utilized the subsidy either for purchase of assets, expansion of same economic activity or for other reasons. One of the groups, Malligai Mahalir Mandram in Kottalangulam in Kadaladi block of Ramanathapuram District, all the members have purchased gold jewels out of the subsidy and they feel very proud of owning them due to the project.

g) Sustainability Training: "Sustainability Training" given to members by the NGOs, this point had been well stressed and most of the groups started paying the honorarium to the extent the income of the SHGs permitted. The GRF had been made operational in about 30 percent groups to manage the contingencies that may come up at any given point of time.

h) Model Effects: The well organised SHGs had a demonstration effect on new model groups formation. On seeing the efficient working of

"Model Groups", new groups came into existence on their own. The cost of such new group formation was also significantly less. These groups learn by following the extension principle "Seeing is believing".

Constraints

a) Poor Targeting: Mid-Term Evaluation Mission and the Supervision Missions have emphasized to the Project Management of the need to increase the coverage of SC / ST households in group formation in the project area. Even after the clear cut directions from the Mid – Term Evaluation Report, the position in regard to coverage of SC / ST women in groups had not improved. Except Ramanathapuram District (which enrolled 37 percent of its new group members from the SC / ST category), the other districts had not shown any marked change in the coverage of SC / ST women in the new groups formed after April 1995. When "taken over" groups are included in the project, it should be ensured at the outset that they don't have any objectives, or practices contrary to those being adopted in the project.

b) Office Bearers rotation not adhered: The discipline of annual rotation of representatives has not been implemented to the expected level in any of the project districts, which is an indication that the groups were

dominated by a few individuals. The data indicate that only 16 percent of changed representatives got fully trained.

c) Group Meetings: Only 12.8 percent of groups have switched over to weekly meetings. Among the districts, South Arcot has taken a lead with 42 percent of groups, switching over to weekly meetings. Still, 18.4 percent of groups are meeting once in a month.

With regard to participation in group discussion, Salem District had a very low score, only 56 percent being disciplined in participation. On the other hand, 92 percent of SHGs in Ramanathapuram depend on animators alone for their decisions. Dependence on a single person (animator) is not a desirable one in the long run.

d) Repayment Performance: Even though the repayment performance is at a fairly high level of 85 percent for the project as a whole, it was unfortunate that the banker missed to cash in on the potential created by the IFAD project, in the form of matured and stabilized SHGs which are on par with their main stream valued clients.

Bank: Role and Effectiveness

a) Branch Performance: The unique feature of the Project is that once the woman beneficiary is selected as a group member as per the eligibility

norms / target group norm prescribed for the project. She also normally gains eligibility for availment of bank loan subject to other eligibility criteria. The average number of SHGs linked per bank branch was in the range of 23 in south Arcot district to 137 in Ramanathapuram district with a project average of 36 SHGs. There was certainly a growth in business (deposits and advances), coupled with better repayments of bank dues relatively to the situation that obtained before participation of the project. The branch managers in Ramanathapuram district (Ramanathapuram and Paramakudi) expressed that besides the above advantages, the project has enabled them to build up a good image for their bank among the people, particularly the poor and women.

The balance sheet on pre and post participation of bank in the project reveals more advantages as reflected in business growth and better repayment performance, besides gaining a good image for the bank in the mindset of the people. This trend is hardly prevailing in any other subsidy linked programmes. The presence of certain constructive elements in IFAD Project had yielded positive results. This higher share under ABP indicates the bank's (as a solo financier) commitment to reach the unreached, particularly the poor women, in the backward district of Ramanathapuram which is commendable.

b) Composite Loan and Unit Cost: The uniqueness of the IFAD Project in Tamil Nadu is the flexibility to alter the standard activity size or consider a combination of activities such as mango cultivation with dairy unit, weaving of coconut thatches with dairy units. Variation in unit cost, not exceeding 30 per cent of the approved cost, were to be allowed in respect of genuine cases.

c) Loan Appraisal / Sanction: Joint appraisal system is yet another unique feature of the TNWD project for expeditious processing of loan application, while ensuring transparency. Subsidy amount is kept under RIP deposit as per policy guidelines. Hence the full cost of investment is released as loan and the document is obtained for full amount of loan.

It is evident that few members used subsidy for re-investment in the same income generation activities, some had purchased jewels using the subsidy amount with the intention of raising resources at any point of time in future, either by pledging or by sale for use in any purpose, including production activities. Deposit in the bank itself, by two beneficiaries amply demonstrates the fact that the poor women want to utilise the amount for productive purposes and keep linkages with the bank. No margin is prescribed since subsidy is treated as margin.

d) Repayment: By and large, repayment schedules for each one of the economic activities is fixed on a realistic basis taking into consideration, the net incremental income. Bank dues are cleared more by repayment of dues from the group/animator/beneficiary than by the recovery process of the bank. The repayment performance in the branches visited, ranged from 75 per cent to 98 per cent. Even with all these inter district variations the recoveries under the project far exceeded the level of recoveries made in other programmes of Indian Bank, particularly Indian Bank's recovery under IRDP which was only 24 per cent. Nearly one third of NGOs have performed well with rates of repayment at 81 per cent – 100 per cent.

Constraints

a) Coverage of Groups / Branch: Ramanathapuram Branch in Ramanathapuram district has to serve the highest number of groups with 330 SHGs (in coordination with four NGOs). Although the selection (loan beneficiary) process is carried out meticulously by the team consisting of PIU, NGO and the Bank, the ultimate responsibility of sanctioning, disbursing and recovering of loan rests with the bank which had a bitter experience in the participation of government subsidy linked credit programme. The number of villages being covered by each one of

the branches had increased many times during the post participation period in the project.

b) Distance to Branches: Again the distance (average) between the branch and the village varied from a maximum of 60 km in the case of Paramakudi branch, to a minimum of 2 Km in the case of Dharmapuri branch. Under the Service Area Approach, Reserve Bank of India (RBI) has allotted a certain number of villages only for each branch for credit deployment. In the first instance, coverage of too many villages and groups located at longer distances by a single Indian Bank branch like Ramanathapuram and Paramakudi could have been avoided if the other banks, particularly the Indian Overseas Bank, which is the lead bank for Ramanathapuram district was also included as a banker for the project. There is a high turn over of the personnel deployed in the project, which has certainly affected the efficient implementation of the project.

c) Appraisal Process: Although the preparation of the Project Profile is considered an important tool for systematic development, it is learnt from the interaction with APOs (credit) in the project districts, that this exercise is neither seriously attempted, nor uniformly followed in all the Project Districts. A Micro Financial Plan (MFP) at each group level is to be prepared by the group indicating the components, viz., Savings, Sangha loan, bank loan, number of borrowers, insurance and other

sources of income. Aggregation of various Groups' MFPs, would from the cluster MFP, and similarly Block MFP and District MFP could be conceived. Finally the MFP should be integrated with the Annual Action Plan and also with the District Development Plan (DDP). The schemes under Agricultural Engineering, Sericulture, Gem cutting etc were thrust upon the beneficiaries to reach the credit / subsidy targets.

d) Line Departments: Line departments were not able to get the expected level of cooperation from their own parent organizations in procuring necessary services for the Project beneficiaries.

e) Rigidity in Unit Cost and Bunching of Loan Application: The branch managers preferred not to adopt higher unit cost. Branch managers have reported that bunching of applications by PIU was done during the fourth quarter of the year. However, one (Paramakudi) of them qualified the statement by saying that although the bunching of application was there pressure was not exercised to reach the target.

f) Gap between Sanction and Disbursement: The estimated gap in sanction and disbursement as at the end of 1997-98 was about 8283 accounts amounting to Rs. 12.39 crore. This estimated gap had increased to 10416 accounts with an amount of Rs. 13.35 crore by the end of 1998-99.

g) Recovery: The repayment in south Arcot was around 67 per cent which is not satisfactory. The rate of recovery had increased gradually in all the project districts till 1994-95 and thereafter they started declining. Only 50 per cent of the branches in the old district posted repayment rate as 81 per cent to 99 per cent, inspite of 61 per cent of branches keeping the District average rate at 81 per cent and above.

Heavy overdues of IFAD loans in Agricultural Engineering activities in the old district Dharmapuri on the one hand (17.4 per cent recovery rate) and the number of weak groups with low recovery performance on the other, the NGOs role in being conducts alternate for lending sources like RMK, FWWB needs to be reconsidered.

h) Fragile Linkage: The achievements of the bank in terms of continuous linkage with SHG members was only limited.

i) Others: The differences in relative priorities have slowed down the pace of development, particularly in the areas like sustainability, revival of weak groups, utilization of subsidy and cent per cent recovery etc.

NGOs: Role and Effectiveness

NGOs as partners in Intervention

NGOs were screened and taken into IFAD project on Contractual agreement, based on their past experience in Social Planning and human service delivery. Self-Help and empowerment of women as a Social

movement formed the commonality of vision between IFAD project and the NGOs. Empowering women with a sense of control over their life in terms of cognition, personality and motivation was their mission, goal and objective. Thus, the vision and mission of both IFAD project and the NGOs converge singularly well. How effectively this could be achieved remained the concern of both. Strategic directions and execution of work programmes are expected to be effective.

Accordingly, the NGOs provided the impetus for the formation of 'affinity groups', 'group think' and the feeling of "We-ness". If the IFAD project gained considerable momentum it was in no small measure the NGOs were responsible in building synergistic linkages among the multi-agency configuration designed for the project implementation. Even if the achievements of the project were of a mixed-bag, the NGOs had proven their effectiveness in enabling the group members reaching a mile-stone in helping themselves.

Achievements

a) Quality of Groups / Sustainability: The NGOs associated with the start-up, build-up and stabilisation phases of the IFAD project did well in the first two phases even if they did not strictly follow the guidelines for targeting of Group members. In the learn-as-you-go process, NGOs have

recognised human dignity and cultural context as important variables in intervention effectiveness. The quality of the groups is also improving in terms of disciplined participation in group meetings, attendance, record keeping, group savings, writing minutes. While at the beginning, hardly 14.23 per cent of the groups were making payments to services from out of their own funds, at the end of the Project period, this had risen up to 54.73 per cent. Salem took the lead with 30.5 per cent attaining Grade 'A' followed by Madurai with 26.6 per cent, Dharmapuri with 24.9 per cent, Ramanathapuram with 13.8 per cent and South Arcot with 12.5 per cent. Forty three to fifty four per cent of the groups had reached Grade 'B'. Formation of cluster level federation commenced only at the fag end of the project in 1997-98. Nevertheless, two-thirds of the members had reported that cluster level federations were formed. The BPL families who had actually crossed the poverty level as a result of IFAD project constituted 64.24 per cent.

b) Money Management: If IFAD project has created an environment of credit ethic and repayment culture, it was in no small measure that NGOs were responsible for imbibing such attitudes among the groups. If the quantum of savings mobilized is an indicator of effectiveness of NGOs during the start-up and build-up phases, they had done well in no uncertain terms. Sangha accounts had been audited up to date in the case

of 89.28 per cent of the groups. NGOs had trained the groups to keep records and maintain accounts.

c) Decision Making: Ninety per cent of the groups in South Arcot and fifty per cent in Madurai district took decisions through participation of animator, representatives and other members together.

d) Communication Skills: Communication skills / interactive skills are developing as a result of frequent meetings with NGOs, banks, line-officers and cluster level federation besides training.

e) Confidence Level: The NGOs associated with the start-up, build-up and stabilization phases of the IFAD project did well in the first two phases even if they did not strictly follow the guidelines for targeting of Group members. In the learn-as-you-go process, NGOs have recognized human dignity and cultural context as important variables in intervention effectiveness. The spirit and fervour exuded by the group members during their interaction with the consultants was surely a manifestation of their confidence level. Buoyed by confidence they seemed to be well motivated. Their replies to the questions conjured up a vision of women empowerment. Groups are buoyed by confidence in handling finances, meeting officials, bank transactions, facing crisis and controlling family incomes. The women were confident that they had control over the

family income to a great extent. 93 per cent of the members had hold over the family income. The groups are optimistic about SHGs becoming effective instrument of women empowerment. About 85 per cent of the members expressed their confidence in taking over the role of animators.

Constraints

a) Targeting: As against the project expectation of atleast 60 per cent coverage of special categories, actual coverage was around 30 per cent. The proportion of non-eligible members/ beneficiaries who had already out of the poverty cellar was around one-third of the total members covered under the IFAD project. The significant variations in group formation as envisaged by the appraisal team and the actual number of groups formed are pointers to the hurried manner with which the groups were formed without due consideration for targeting of beneficiaries. The targeting of beneficiaries category wise as discussed already was far below the norms prescribed. Even those special categories of members in the poverty threshold identified were not covered fully under IGP credit. NGOs were specifically to ensure that no such needy and eligible beneficiaries in the special category be left out of IGP assistance. However, this has not been achieved to the desired extent.

b) Group Formation: The actual number of groups formed in Dharmapuri, Salem and South Arcot districts were 3597, far above the number envisaged by the Appraisal Team of 2688. It represented almost an increase of one-third or 34.07 per cent. Though the AAP fixed target of group formation from 1994-95 onwards, the NGOs formed groups in 1993-94 itself in these two districts. What is more, out of a total target of 536 groups for a period of five years in Madurai district as many as 521 groups were formed in 1993-94 itself. Thus, 97 per cent of targets fixed for group formation over a period of five years was achieved in the first year itself. The major formation of groups in a single year implies that during the start-up phases, the NGOs could not have done full justice to the process of systematic group formation as envisaged by IFAD project. Secondly, the NGO man power productivity would have been appreciably affected as they had to cover a vast number of groups during the limited time of up to 3 months during this persuasive and start-up phase. Selection process and criteria to be adopted could not be fully adhered.

c) Training: The spectrum of training support provided by Lead NGOs to enrich the process of skill formation and capability building at least in the decision making process at Group, Family and Community levels had wider acceptance though there were indications at the grass-root level the need for a centralized conduct of training, focussing on the procedures

and practices of agencies having a bearing on the prospect, implications of forward and backward linkages involved in various economic activities besides trimming the curriculum and duration to make it more result oriented. The Cost of training per group varies widely from Rs. 960 in Kingsley to Rs. 14029 in Kalvikendra. Though Sangha Savings were conceived to be optional and voluntary, in practice the groups have tended to opt for fixed amount savings. The practice of informing husband / family continues when they go out of home to participate in socio-economic activities of the groups; The members perception of the mission of SHGs is more financial than social; The practice of going to money lenders has still not been abated;

d) NGO / IGP Activity: The NGOs did not pay as much attention to Return On Investment (ROI) as they focussed on recovery of bank loan. The viability of the activities was taken for granted and never was the repayment related to actual returns from the activity. The X-efficiency of input – output was never the primary concern of the implementing agencies, least of all NGOs. Most of the NGOs were oriented towards social welfare activities like health, literacy, nutrition, family welfare etc., rather than economic activities, market making, credit and risk management, feasibility and viability of schemes, funds flow management and proper formulation. 75 per cent of the activities chosen

were based on traditional skills little wonder the effectiveness of NGOs in IGP was not the perceptible as in group formation and entry level processes. Neither the NGOs nor the project management nor the banks bestowed worthwhile attention to design the framework for the cycle of assistance, blockwise, clusterwise, Groupwise, NGO wise, and Year wise in tune with the guidelines provided by the appraisal team while preparing the Annual Action Plan (AAP). The misalignment between the number to be assisted as per norm and the number actually assisted continued unabated with serious repercussions on the follow up effort and the pressure thus imposed on appraisal, sanction, disbursal of loans and purchase of quality assets. The mismatch was so conspicuous that during the first six years of the project which was considered to be the crucial period of activity building, after which the consolidation and stabilization process had to start, two-thirds of the project assistance was disbursed after the sixth year of the commencement of the project. NGOs in collaboration with Groups had not initiated steps to explore insurance possibilities in other than during sectors activities. Nor did they help much in the settlement of insurance claims preferred by the groups nor were the bankers so helpful in this. Neither the Project Management nor the NGOs had evolved indicators of incipient sickness of units for initiating timely action to prevent the Units falling sick. In other words, there was obvious lack of Quality Monitoring by all the implementing

agencies. Neither the production and productivity of the economic units were monitored closely and continuously nor was there any system to identify the first symptoms of sickness.

e) Recovery: The recovery performance was relatively low in groups under weak NGOs and the same was at a higher level for groups under stronger NGOs. The recovery rate varied from 44 to 57 per cent in groups under weak NGOs and from 70 to 100 per cent in groups under strong NGOs.

f) Sustainability: Decision making in about 60 per cent of the groups was still largely left to the animators. Two-thirds of the members expressed their desire for NGOs to continue their services to the groups. Hardly around 15 per cent of the respondents wanted their groups to be dissolved. The confidence of the members to assume the functions of animators is a positive sign of the groups sustainability. However, their desire for NGOs to continue their services to the groups indicated that the time is not ripe for NGOs to withdraw from these groups. The multi-agency approach to project implementation, contrary to expectations, made the agencies such as the PIU, NGO, the Bank to gain the focus and the principals (numbers) to remain in the background.

Role and Effectiveness of Training

As a preliminary to the formulation of the training programme relating to IFAD project a Workshop was held at Chennai by inviting almost all the people concerned with the project including the Senior Management Officer of UNDP / OPS Mr. P Maleki and Ms. Suzanne Eastwood, consultant of UNDP Supervision Mission. The workshop was conducted by TNCDW and it was attended by about 106 participants which included Collectors of the first 3 project districts, Indian Bank representatives, Project Officers of the concerned districts along with their team of APOs and Line Officers, representatives from all NGOs associated with the project, a representative from the Ministry of Finance, Government of Tamil Nadu and the Project coordinator besides the Project Monitoring Officer from PMU Chennai.

Achievements

a) Preparation of Training Modules: It was decided to entrust the task of preparing training modules for different type of project participants to a well experienced Training Co-ordinator of an established NGO, viz., MYRADA. Thus, MR. J. R. Bernard of MYRADA was asked to prepare training modules on various topics such as sensitization to gender issues, communication and functional literacy, self perception, guidance /

counseling, etc. Modules were also to be developed on credit procedures, business management, basic accounting skills etc.

The Project envisaged the conduct of about nine type of trainings: a) Beneficiary Training, b) Animators Training, c) Group Leader Training, d) PIU Staff Training, e) Bank Staff Training, f) Line Staff Training, g) Para-technician Training, h) Study tours, and I) Overseas Study tours.

b) Expenditure on Training: IFAD Project spent an amount of Rs. 602.90 lakh on training which accounted for 5.77 per cent of the total Project cost as against the AR provision of 5.0 of total expenditure. Apart from the various trainings planned based upon the roles of various functionaries, discretions were also given to PMU and PIUs to plan and conduct need based training programmes then and there, deciding the course contents in consultation with well experienced Training consultants. The sustainability and weak group training were also treated as need based training programmes. Though there was no specific budgetary provision, a sum of Rs. 46.15 lakh were spent, training about 37592 women through the process of need based trainings.

c) Demand for Training: The total number of groups formed had also exceeded the target of 2688 groups to 5207 groups. Therefore the

demand for training had also increased almost to two fold in the case of animators, supervisors, PIU, NGO and Bank staff. Apart from that certain category of members such as Representatives who were not included in the original Training Calendar and budget were also trained. More than 84 per cent to 98 per cent of the total training cost was spent in districts for the SHG member related trainings only. The project average was 93 per cent for member related training.

Impact of Training

The thrust of the training programme revolves around animators, representatives and members, as discussed already. This was done with the view to empower the women members socio-economically. The effectiveness of training contextually has to be observed from major indicators covering group dynamics, communication, leadership, societal analysis, savings, health & nutrition, personality development, political processes and involvement in local bodies, development approaches, status of women and women's issues, gender sensitivity, environment and ecology, resource management, new income generation activities and participatory evaluation techniques. Even so, the impact of the training programme may have to be appreciated against the profile of the group members and the functionaries. It is revealing to observe that, of the sampled animators, as much as 57 per cent had educational status below

VIII standard. Similarly in the case of SHG members as high as 41.13 per cent were unlettered; 33.72 per cent were in the below VIII std category. Occupational status wise 52.01 per cent or more than half of the group members were landless / casual labourers. The ambience in which the training programme had to make headway is quite understandable. Further, the training component, important though as it is, the total impact of the IFAD project could not be attributed to training alone. As such the areas where training had considerable impact is summed up below.

Table - 1

S.No.	Impact Area	% reported
1	SHG women's perceived increase in self confidence	85.98
2	Confidence built up in activities and crisis management	77.4
a)	Sustainability family economically	85.4
b)	Giving better education to children	81.4
c)	Meeting financial crisis in the family	83.6
d)	Meeting any crisis by self	50.6
e)	Helping women in the neighbourhood	79.8
f)	Getting help from others	81.6
3	Fears got over by members	
a)	Speaking with men	81.14
b)	Speaking with officials	74.74
c)	Transacting with bankers	62.68
d)	Going alone for any business	52.50
e)	Facing unruly elements	52.24
4	Control over income	
a)	Absolute control	38.28
b)	Fairly good control	55.22
c)	No control	6.48
5	Confidence of members to act as animators	
a)	Very confident	68.65
b)	Somewhat confident	16.55
c)	Not confident	14.80
6	Members protesting various abuses	
a)	Film songs abusing women	64.65
b)	Abusing women in films	66.90
c)	Husband beating the wife	65.96
d)	Obscene posters	67.47
e)	Drunkards	70.30

S.No.	Impact Area	% reported
7	Members' attendance in group meetings (range)	80-100
8	Frequency of group meetings	
a)	Every month	18.4
b)	Every fortnight	68.8
c)	Every week	12.8
9	Promptness in attending meetings	
a)	Punctual (range)	65-97
b)	Late (range)	3-35
10	Participating in group discussion	
a)	Disciplined (range)	56-98
b)	Not very much disciplined (range)	2-44
11	Members' involvement in meetings	
a)	Very much involved	90-98
b)	Not interested	2-10
12	Rotation of Sangha Savings	
	Dharmapuri	3.38
	Salem	5.50
	South Arcot	4.85
	Madurai	6.15
	Ramanathapuram	3.80
13	Decision making: Though decisions were taken in a democratic process, the decisions are largely influenced by animators. As a range of animators taking decision among districts varies from	10-92
14	Members willingness to support other SHG members	
a)	Definitely	44.96
b)	Somewhat	47.83
c)	Unwilling	7.19

S.No.	Impact Area	% reported
15	Communication skills developed	
a)	Freely talk	55.20
b)	Sometimes talk	24.56
c)	Do not talk at all	1.98
d)	Speak only, if there is a need	18.26
16	Can address meetings	48.56
17	Attending more social functions	78.62
18	Meeting more officials	86.91
19	Meeting more friends	91.83
20	Having more visitors	82.59
21	Neighbours seeking advice increased	77.09
22	Banking activity has increased	65.98
23	Able to think of future plans	73.29
24	Cleared family / personal debts	62.04
25	Not resorting to money lenders	75
26	Knowledge about women's rights	
a)	Property rights	83.10
b)	Reservation in local bodies	80.41
c)	Abolition of dowry	23.09
d)	Widow remarriage	75.65
e)	Prohibition of female infanticide	94.39
f)	Age at marriage - above 21 years	43.70
27	Adopted family planning	56.63
28	Families crossed poverty line	64
29	Members adopting to changes in nutrition and health practices (range)	69 to 95
30	Members elected to local bodies	1.88

In the process now they are respected in their family, recognized as important women in the society when they were elected to their local panchayat, cooperative, school parent teachers' association, temple trusteeship etc. As animators they were able to organize, plan, coordinate and control their group activities for the common benefit of all women in the group. For such a revolutionary growth both in economical and social sector, the role of training could not be under estimated.

Training programmes facilitated to discuss their problems democratically, decide about the selection of the beneficiaries for Sangha loan / IGP loan, supervise asset creation, review the recovery of loan, select their group leader / animator / representative etc., Therefore if the Project is credited with success, the role of training should get the first place as opined by many of the NGOs.

Constraints

a) Supervisors Training: Against the Unit Cost per Supervisor training of Rs. 4740/- provided in the project, the training expense incurred per Supervisor was Rs. 2609/- only. This was due to the fact that though the Supervisor's training programme was planned for duration of 13 weeks (91 days), but actually the programme was conducted for 55 days only.

The reduction in the duration of training of supervisors seems to have effected the quality of training imparted to the supervisors.

b) Beneficiary Training: It was felt generally that the beneficiary training was one of the areas which was very much neglected from the beginning of the project inspite of repeated cautions made by the Supervision Mission periodically.

c) Agencies not covered to the desired Extent: Orientation training programme for PIU, Bank and NGO staff were also not conducted to the extent required.

d) Training Coordinator: The PMU had appointed a Training coordinator at the Head Office level only after a loss of about 6 years of Project implementation i.e., in the year 1995. The training details were to be finalized during the first two years of the Project, the detailed training strategy was designed and approved only in the workshop held in 1992, even though the IFAD Project commenced during 1989-90. A detailed Manual / Hand book would have further enhanced as a reference material for all concerned and standardisation across all training institutions, but this was not done.

e) Programme Monitoring: No data was made available to know whether all animators were trained in all modules. This indicates the lack

of appropriate monitoring system for training component of the project. 276 Supervisors were trained with a total expense of Rs. 7.20 lakh, working out an average cost of R. 2609/- per supervisor. Though 75 per cent of the IGP loan beneficiaries belong to the Animal Husbandry and Cottage industry sectors, the numbers trained under this category are accounted for about 53 per cent only.

It was observed that in all economic activities except Sericulture, the number of beneficiaries trained were far less than the number of loans given. Particularly in Cottage industry, the number trained was far less than the training required. By and large the beneficiary training was given only to the extent of 50 per cent of the IGP loan beneficiaries.

As per the information furnished by the PMU, the total expenditure for training at the PIU level was Rs. 571.01 lakh. Thus, there is a discrepancy of Rs. 168.19 lakh between the figures furnished by PIUs and the PMU towards training cost and this could not be explained.

Though the project had spent more than 10 per cent of the project fund for training (i.e., Rs.602.90 lakh as per PMU), the training needs of all the people concerned under the project, except the animators and supervisors, were not met satisfactorily.

The IFAD Project was implemented by a Project Management Unit (PMU) established as a self-accounting, operating division of TNCDW. The PMU was headed by the Chairperson of the TNCDW as ex-officio Project Director. The Executive Director of the TNCDW acted as Ex-officio Project Co-ordinator.

Role of Effectiveness of PMU And PIU

The PMU performed a catalytic role to a large extent at the state level. It had a major responsibility to foster collaboration among the banks the line departments, the local district administration and the NGOs. It is fairly obvious that the PMU has succeeded in performing this responsibility rather successfully.

The effectiveness of the role of PMU and PIUs was assessed with in the frame work.

- Actions
- Programmes
- Systems and
- Policies

The PMU had taken the responsibility of bringing together various agencies with diverse capabilities, attitudes, priorities and experiences and channelising their energies to achieve a common goal without any model to go by or past experience to bank on. This was a challenging task and the PMU took up the challenge. In all fairness it also needs to be conceded that all the partners seemed to have adopted the principle of "subordination of individual (or organizational) interest to the common interest". Perhaps for the first time in the South Asian context such a delicate partnership was being attempted and the PMU seem to have acquitted itself very well in this onerous responsibility.

Innovative Concepts Introduced by PMU

To facilitate effective implementation of the project PMU had introduced a few strategic innovative concepts. They are listed below:

1) The original concept of village animator was changed to a group animator with a view to make the animator to work with single minded devotion to her group with undivided loyalty. This new concept of group animator was further expected to promote the participatory evaluation process/technique by members more effectively.

2) A distinction was made between members and the beneficiaries. The beneficiaries were termed as credit-linked members so as to improve the quality of the programme. This was made so as some ineligible had found their way into the groups.

3) In the workshop held in 1992, to facilitate sanction, disbursal and recovery of the loan, a cycle of lending for one third of the members each year was recommended to be followed. This gave sufficient breathing time for the members to imbibe group dynamics, ability to identify appropriate economic activity and to develop credit discipline.

4) Originally the concept of Capital Development Fund (CDF) was introduced to widen the capital base of the groups for internal lendings. This was conceived to be given as a loan to the group. However, PMU had changed the concept of CDF as a loan into grant and the same was proposed to be given on the performance of the groups based on certain parameters developed by PMU.

5) Agricultural Engineering activity loan was at the beginning of the programme was provided by the concerned department and the recovery was made through revenue department. This had resulted in a very poor or non recovery. The PMU took up this issue to the

government and succeeded in directly lending and recovering through PMU. This had rested in considerable improvement in the recovery of the loan.

6) The spectrum of training was originally designed with an accent on routine curriculum. PMU realising the importance of training as an effective tool to achieve goals, introduced need base training including

- ✧ Representative training to create second line of leadership
- ✧ Weak group training
- ✧ Sustainability training
- ✧ Initially the training expenses were directly disbursed to the concerned members; PMU subsequently changed this method and deposited the amount with the group to suit the convenience of the group in terms of selection of members, time, venue, transportation, incidentals etc. Even leading NGOs like MYRIDA had started adopting this method as they found this to be more effective.

- ✧ Additional training components on health, nutrition, literacy were introduced to facilitate members attaining self reliance.

- ✧ The concept of mobile training was introduced by PMU which was highly appreciated by the group members, NGOs for its usefulness.

- ✧ Normally, the APOs concerned were mostly on field trips and there was no one to attend urgent calls, visitors etc., at the PIU. Therefore, PMU made it, possible to make the APO (Credit) invariably to be stationed at Head quarters.

But in spite of these major achievements, an objective appraisal does reveal the fact that the Project Management Unit could have utilized the authority of the Central Project Coordinating Committee in a more effective manner in making the line department contribute to the effective implementation of the project. Though the CPCC seems to have met regularly in the initial period of project implementation with positive results (since it was chaired by the Chief Secretary) in the later years this body hardly seemed to have met on a regular basis. The steady and constant decline in the quality of support services provided by the line departments in the technical areas could not have gone unnoticed by the PMU. The PMU did not have any direct control over the line departments whose support and cooperation could only have been ensured by the CPCC which, as indicated earlier, was not meeting regularly after the initial few years of project implementation.

The Project Implementation Units (PIUs) in the districts appear to have been the weak links in the project set up. The PIUs as designed and conceived in the Project Appraisal Report should have been directly vested with the responsibility of project implementation. But unfortunately, with the exception of districts like Ramanathapuram, and perhaps Madurai, they seem to have acquired the tone and line of PMU in their functioning. They have been playing a passive role rather that an active one. Their methods and style seem to be more of a reactive type rather than a pro active, dynamic, progressive and vibrant project unit. They had immense potential, the possibilities were unlimited but the result has not been to the level expected.

The PMU has been, to considerable extent, responsible for the state of affairs. Perhaps in the first instance, while defining role clarity, the PMU seems to have erred in putting the role of "Coordination" at the top of the job chart rather than "implementation" while the intention of the PMU in doing this has been quite laudable the result has been disappointing. Coordination had a connotation of assigning only a secondary responsibility to the PIU for implementation while the primary one lay elsewhere.

The above role anticipated a qualitative and constructive input on the part of the PIU. While the PIU has been discharging most of these responsibilities it is the qualitative edge and target friendly approach that

has been missing. The lack of adequate awareness about the PIU among the SHG members coupled with the absence of a sense of belongingness to and affinity with the PIU is an area of concern. All said and done, one would expect the members of SHGs to talk in grateful terms about the PIU and acknowledge their support and guidance. It is but natural to imagine that their face will brighten and their eyes light up at the mention of the office of the PIU. But, unfortunately, the PIU seems to have failed to kindle such emotions in the minds of SHG members.

IFAD and Tamil Nadu Government, learning lessons from the past had formulated a detailed strategy along with a well thought out process to empower rural poor women. The analysis shows that at the grass root level significant results were achieved due to consistent efforts of the PMU to impart an appreciation of the importance of theme, leadership, culture, policies, monitoring and organizing capabilities. As much as 65.89 per cent of the groups were in the category of A and B grades which have the potential to become sustainable. However it is a moot point to argue as to what proportion of the groups will survive in future. These are signs of hope but also weakness. The weaknesses are mainly due to lack of effective implementation at the weak groups level. If post project support is ensuring, then take off into self-sustained group would be a reality.

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CHAPTER 5

ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN EMPOWERING WOMEN

NGO and the Global Network

The term non-governmental organization (NGO) is used in a variety of ways all over the world and, depending on the context in which it is used, can refer to many different types of organizations. In its broadest sense, a non-governmental organization is one that is not directly part of the structure of government. Anheier places the number of internationally operating NGOs at 40,000. National numbers are even higher: The United States has an estimated 2 million NGOs, most of them formed in the past 30 years. Russia has 400,000 NGOs. India is estimated to have between 1 and 2 million NGOs. In Kenya alone, some 240 NGOs come into existence every year.[1]

The phrase "non-governmental organization" came into use with the establishment of the United Nations Organization in 1945 with provisions in Article 71 of Chapter 10 of the United Nations Charter for a consultative role for organizations that are neither governments nor member states. The definition of "international NGO" (INGO) is first given in resolution 288 (X) of ECOSOC on February 27, 1950: it is

defined as "any international organisation that is not founded by an international treaty". The vital role of NGOs and other "major groups" in sustainable development was recognized in Chapter 27 of Agenda 21, leading to intense arrangements for a consultative relationship between the United Nations and non-governmental organizations.

Globalization during the 20th century gave rise to the importance of NGOs. Many problems could not be solved within a nation. International treaties and international organizations such as the World Trade Organization were perceived as being too centred on the interests of capitalist enterprises. In an attempt to counterbalance this trend, NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development. A prominent example of this is the World Social Forum which is a rival convention to the World Economic Forum held annually in January in Davos, Switzerland. The fifth World Social Forum in Porto Alegre, Brazil, in January 2005 was attended by representatives from more than 1,000 NGOs.[2]

Types of NGOs

Apart from 'NGO' often alternative terms are used as for example independent sector, volunteer sector, civil society, grassroots

organizations, transnational social movement organizations, private voluntary organizations, self-help organizations and non-state actors (NSAs). Nongovernmental organizations are a heterogeneous group. A long list of acronyms has developed around the term 'NGO'. These include:

- INGO stands for international NGO, such as Doctors Without Borders / Medecins Sans Frontieres;
- BINGO is short for business-oriented international NGO;
- ENGO, short for environmental NGO, such as Global 2000;
- GONGOs are government-operated NGOs, which may have been set up by governments to look like NGOs in order to qualify for outside aid or promote the interests of the government in question;
- QUANGOs are quasi-autonomous non-governmental organisations, such as the International Organization for Standardization (ISO), which is actually not purely an NGO, since its membership is by nation, and each nation is represented by what the ISO Council determines to be the 'most broadly representative' standardization body of a nation. Now, such a body might in fact be a nongovernmental organization--for example, the United States is represented in ISO by the American National Standards Institute, which is independent of the federal government. However, other countries can be represented by national governmental agencies--this is the trend in Europe.

There are also numerous classifications of NGOs. The typology the World Bank uses divides them into Operational and Advocacy. The primary purpose of an operational NGO is the design and implementation of development-related projects. One categorization that is frequently used is the division into 'relief-oriented' or 'development-oriented' organizations; they can also be classified according to whether they stress service delivery or participation; or whether they are religious and secular; and whether they are more public or private-oriented. Operational NGOs can be community-based, national or international.

The primary purpose of an Advocacy NGO is to defend or promote a specific cause. As opposed to operational project management, these organizations typically try to raise awareness, acceptance and knowledge by lobbying, press work and activist events.

USAID refers to NGOs as private voluntary organizations. However many scholars have argued that this definition is highly problematic as many NGOs are in fact state and corporate funded and managed projects with professional staff.

NGOs exist for a variety of reasons, usually to further the political or social goals of their members or funders. Examples include improving the state of the natural environment, encouraging the observance of

human rights, improving the welfare of the disadvantaged, or representing a corporate agenda. However, there are a huge number of such organizations and their goals cover a broad range of political and philosophical positions. This can also easily be applied to private schools and athletic organizations.

Methods of Working

NGOs vary in their methods. Some act primarily as lobbyists, while others conduct programs and activities primarily. For instance, such an NGO as Oxfam, concerned with poverty alleviation, might provide needy people with the equipment and skills they need to find food and clean drinking water.

Public Relations

Non-governmental organizations need healthy relationships with the public to meet their goals. Foundations and charities use sophisticated public relations campaigns to raise funds and employ standard lobbying techniques with governments. Interest groups may be of political importance because of their ability to influence social and political outcomes. At times NGOs seek to mobilize public support.

Consulting

Many international NGOs have a consultative status with United Nations agencies relevant to their area of work. As an example, the Third World Network has a consultative status with the UN Conference on Trade and Development (UNCTAD) and the UN Economic and Social Council (ECOSOC). While in 1946, only 41 NGOs had consultative status with the ECOSOC, by 2003 this number had risen to 3550.

Project management

There is an increasing awareness that management techniques are crucial to project success in non-governmental organizations. Generally, non-governmental organisations, which are private, have a community or environmental focus. They address varieties of issues such as religion, emergency aid, and humanitarian affairs. They mobilize public support and voluntary contributions for aid; they often have strong links with community groups in developing countries and they often work in areas where government-to-government aid is not possible. NGO's are accepted as a part of the international relations landscape, and while they influence national and multilateral policy-making, they are, increasingly, more directly involved in local action.[3]

Management of NGOs

Two management trends are particularly relevant to NGOs: diversity management and participatory management. Diversity management deals with different cultures in an organization. Intercultural problems are prevalent in Northern NGOs that are engaged in developmental activities in the South. Personnel coming from a rich country are faced with a completely different approach of doing things in the target country. A participatory management style is said to be typical of NGOs. It is intricately tied to the concept of a learning organization: all people within the organization are perceived as sources for knowledge and skills. To develop the organization, individuals have to be able to contribute in the decision making process and they need to learn.

Staffing

Not all people working for non-governmental organizations are volunteers. Paid staff members typically receive lower pay than in the commercial private sector. Employees are highly committed to the aims and principles of the organization. The reasons why people volunteer are not necessarily purely altruistic, and can provide immediate benefits for themselves as well as those they serve, including skills, experience and contacts. There is some dispute as to whether expatriates should be sent

to developing countries. Frequently this type of personnel is employed to satisfy a donor, who wants to see the supported project managed by someone from an industrialized country. However, the expertise these employees or volunteers may have can be counterbalanced by a number of factors: the cost of foreigners is typically higher, they have no grassroot connections in the country they are sent to and local expertise is often undervalued.

The NGO-sector is an important employer in terms of numbers. For example, by the end of 1995, CONCERN worldwide, an international Northern NGO working against poverty, employed 174 expatriates and just over 5,000 national staff working in ten developing countries in Africa and Asia, and in Haiti.

Funding

Large NGOs may have annual budgets in the millions of dollars. For instance, the budget of the American Association of Retired Persons (AARP) was over $540 million dollars in 1999. Human Rights Watch spent and received US$21.7 million in 2003. Funding such large budgets demands significant fundraising efforts on the part of most NGOs. Major sources of NGO funding include membership dues, the sale of goods and services, grants from international institutions or national governments,

and private donations. Several EU-grants provide funds accessible to NGOs.

Even though the term 'non-governmental organization' implies independence of governments, some NGOs depend heavily on governments for their funding. A quarter of the US$162 million income in 1998 of the famine-relief organization Oxfam was donated by the British government and the EU. The Christian relief and development organization World Vision US collected US$55 million worth of goods in 1998 from the American government. Nobel Prize winner Médecins Sans Frontières (MSF) (known in English as 'Doctors Without Borders') gets 46 percent of its income from government sources.[4]

Monitoring and controlling NGOs

In March 2000 report on United Nations Reform priorities, U.N. Secretary General Kofi Annan wrote in favor of international humanitarian intervention, arguing that the international community has a 'right to protect' citizens of the world against ethnic cleansing, genocide and crimes against humanity. On the heels of the report, the Canadian government launched the Responsibility to Protect R2PPDF (434 KiB) project, outlining the issue of humanitarian intervention. While the R2P doctrine has wide applications, among the more controversial has been

the Canadian government's use of R2P to justify its intervention and support of the coup in Haiti.

Years after R2P, the World Federalist Movement, an organization that supports "the creation of democratic global structures accountable to the citizens of the world and call for the division of international authority among separate agencies" has launched Responsibility to Protect - Engaging Civil Society R2PCS. The project, which is a collaboration of the WFM and Canadian government, aims to bring NGOs into lockstep with the principles outlined under the original R2P project.

NGO Monitor is a conservative pro-Israel site that aims to promote "critical debate and accountability of human rights NGOs in the Arab-Israeli conflict." The organization has successfully conducted campaigns against Oxfam and the Ford Foundation - leading to formal apologies and changes in practice - on the grounds that these organizations are too anti-Israeli.

NGOWatch is a project of the American Enterprise Institute that monitors NGOs. The project is primarily a negative analysis of NGOs that are generally considered to be on the progressive side of the political spectrum.

Indian NGOs is a portal of over 20,000 NGOs who work with the corporate sector in India. This portal offers insights into how the corporate sector is using NGOs to benefit their program.

In recent years, many large corporations have beefed up their Corporate Social Responsibility departments in an attempt to preempt NGO campaigns against certain corporate practices. As the logic goes, if corporations work with NGOs, NGOs will not work against corporations.

Legal status

NGOs are not legal entities under international law, like states are. An exception is the International Committee of the Red Cross which is considered a legal entity under international law, because it is based on the Geneva Convention.

TNWDC and Partner Agencies

The Tamil Nadu Women Development Corporation work with partner government agencies and NGOs as well. Some of the most important partners are:[5]

- Government of Tamil Nadu
- Government of India
- Banks and Other Financial Instituitions

- NABARD
- CAPART
- Directorate of Rural Development,Tamil Nadu
- National Informatics Centre(NIC)
- Department of Women and Child Development
- State Institute for Rural Development(SIRD), Maraimalai Nagar

The TNWDC works with many NGOs for effective implementation of women empowerment programmes. NGOs are registered area wise and district wise (see ANNEXURE-I). The TNWDC has set of norms and regulations for approving the NGOs. It also monitors the performance of the NGOS in implementing the women empowerment programmes and schemes. The following table shows the number of NGOs registered with TNWDC for implmenting the women empowerment programmes.

Table - 2

S. No	District	No of NGOs
1	Chennai	54
2	Coimbatore	30
3	Cuddalore	20
4	Dharmapuri	19
5	Dindigul	21
6	Erode	15
7	Kanchipuram	29
8	Kanyakumari	28
9	Karur	14
10	Krishnagiri	4

S. No	District	No of NGOs
11	Madurai	19
12	Nagapattinam	20
13	Namakkal	13
14	Nilgiri	10
15	Perambalur	15
16	Pudukkotai	19
17	Ramanathapuram	18
18	Salem	24
19	Sivagangai	24
20	Tiruchirappalli	37
21	Thanjavur	35
22	Theni	24
23	Thiruvallur	16
24	Thiruvannamalai	27
25	Thiruvarur	16
26	Thoothukudi	18
26	Thirunelveli	24
28	Vellore	28
29	Villupuram	19
30	Virudhunagar	29

Regulations

Only after signing a deed of agreement between the TNWDC and the NGO, implementation of women empowerment programmes begins. The following regulations are in practice.[6]

1. Formation of Self Help Groups of eligible women, preferably in the age group of 21-60, belonging to families with a total annual income as stipulated in IRDP norms or as redefined by the Tamil Nadu Corporation for Development of Women in subsequent

periods with reference to such other criteria as may be laid down by Government from time to time and the advice of DeW.

2. Assisting in selection of Animator, who is a suitably qualified woman resident of the same village and a member of the group, and in the selection of representatives as per the design of the Project and the advice of DeW from time to time.

3. Providing adequate supervisory services for the Self-Help groups for their effective functioning.

4. Arranging regular cluster- level women's group meetings and getting the views and opinions of the participating women in the implementation of the project and furnishing such other relevant information as required by DeW from time to time.

5. Motivating and assisting SHGs in organizing cluster-level and higher-level federating structures of groups and suitable federating structures required for economic activities and providing them continuing support until they are self-sustaining.

6. Designing of skill-oriented and attitude-oriented training programmes with emphasis on aspects like communications, gender issues, self reliance, group dynamics, importance of

savings, banking procedures, simple accounting programmes of the Government, reporting requirements, functional literacy and other issues in accordance with the training manuals prepared by DeW Ltd., in consultation with experts.

7. Conducting training programmes for Animators, Representatives and participating SHG members and other categories of participants and functionaries after getting the prior approval of the PIU. The training programmes will be in accordance with the training manuals/and curriculum already developed by DeW.

8. Conducting refresher training courses on an annual basis based on the needs felt by the field staff, and as approved by DeW from time to time. Conducting cluster level and local level workshops as per plans drawn up in consultation with DeW which provide an opportunity for the field level staff to bring forth their field problems for discussions and to find solutions.

9. Evaluating Animators with relation to their existing attitudes and qualities and motivating them to perform the functions expected of them in the best interest of SHGs and their members and reporting the same to the PIU, and taking necessary corrective steps.

10. Providing continuous support to Animators and groups, particularly in the management of the savings and the internal loans, through a quarterly review-cum-training workshop at the cluster level and in other areas as required by the PIU.

11. Coordinating conduct of district level workshops and planning workshops in the district which would provide a forum for assimilating past experience and working towards improvements in the implementation process.

12. Participating in D.P.C.C. meetings with necessary reports.
13. Participating in C.P.C.C. meetings with necessary reports.
14. Co-operating with and assisting the agencies appointed / authorized by DeW to conduct benchmark surveys, evaluation, other studies, special training programmes/assisgnments.

15. Providing necessary guidance and support for income generating activities of the SHG members.

16. The concerned NGO shall cause the books of accounts of the groups to be audited on an annual basis by a certified chartered accountant, and evolve a system of such auditing on a regular basis which is sustainable even without the NGOs intervention after the project period.

17. To assist SHG members to access credit from different sources based on eligibility.

18. To assist in the full repayment of loans and to motivate SHGs to avoid non-performing accounts.

19. Any other functions including advisory functions that would be suggested by DeW from time to time for successful implementation of the project.

20. To follow guidelines as issued by DeW Ltd for the successful implementation of the project from time to time.

Self Help Groups and Achievements

The NGOs initially formed self help groups and generate internal financial resources. Besides, they receive financial assistance from TNWDC. SHG is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines:[7]

Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified by the State Level SGSY Committee and the above relaxation in membership will be permitted only in such areas.

Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases , where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However,the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not

become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.

The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.

The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund.

The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.

The members in the group meetings should take all the loaning decisions through a participatory decision making process.

The group should be able to prioritise the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loanee.

The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members.

The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks. 50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

Table -3

Formation of New SHG 2005-06					
Sl. No.	District	No. of TP	No. of New Groups to be formed	No. of New Groups formed	% of Achievement
1	KANCHEEPURAM	24	600	1297	216%
2	THIRUVALLUR	13	325	804	247%
3	VELLORE	22	550	384	70%
4	THIRUVANNAMALAI	10	250	260	104%
5	DHARMAPURI	10	250	341	136%
6	KRISHNAGIRI	7	175	174	99%
7	SALEM	33	825	889	108%
8	NAMAKKAL	19	475	585	123%
9	ERODE	53	1325	2032	153%
10	COIMBATORE	52	1300	1599	123%
11	THE NILGIRIS	11	275	536	195%
12	CUDDALORE	16	400	605	151%
13	VILLUPURAM	15	375	704	188%
14	THANJAVUR	22	550	966	176%
15	NAGAPATTINAM	8	200	522	261%
16	THIRUVARUR	7	175	409	234%
17	THIRUCHIRAPALLI	17	425	418	98%
18	PERAMBALUR	6	150	180	120%
19	PUDUKKOTTAI	8	200	175	88%
20	DINDUGAL	24	600	1318	220%

21	KARUR	11	275	364	132%
22	MADURAI	12	300	172	57%
23	THENI	22	550	316	57%
24	RAMANATHAPURAM	7	175	92	53%
25	VIRUDHUNAGAR	9	225	257	114%
26	SIVAGANGA	12	300	136	45%
27	TIRUNELVELI	36	900	1340	149%
28	TUTICORIN	19	475	1230	259%
29	KANYAKUMARI	56	1400	3349	239%
	Total	**561**	**14025**	**21454**	**153%**

Table - 4

TRAINING FOR SELF HELP GROUPS & INDIVIDUAL SWAROZGARIS

Sl. No.	Name of District	SHGs trained					Nature of Training
		No. of SHGs	No. of persons Trained				
			Total	SC	ST	Women	
1	1	2	4	5	6	7	8
1	Kancheepuram	15	169	99	7	136	Catering, Motor winding
2	Tiruvallur	20	268	148	0	203	Tailoring,catering, fashion, driving
3	Vellore	82	146	33	71	115	Computer,Electrician ,Fitter
4	Tiruvannamalai	24	60	20	35	90	Computer,Tailoring, Driving
5	Dharmapuri	52	115		115	174	Tailoring,Rexine leather, Paper plate
6	Krishnagiri	41	90		90	170	Tailoring,Rexine leather, Paper plate
7	Salem	120	359	0	359	359	Tailoring,Beautician,Rexine, Coir making

Sl. No.	Name of District	SHGs trained					Nature of Training
		No. of SHGs	No. of persons Trained				
			Total	SC	ST	Women	
8	Namakkal	62	135	0	135	135	Tailoring,Beautician, Rexine, Coir making
9	Erode	75	225	82	174	62	Tailoring,Comput,Mat
10	Coimbatore	84	170	65	170	129	Tailoring,Man.of Bags,tailoring,Baking,Beautician
11	Nilgiris	56	127	70	62	65	Computer,Tailoring,
12	Cuddalore	35	501	66	20	140	Candle, appalam, seaweed /Crab culture, Book binding, Horticulture, Coir making, Herbal Products, Palm products & Masonry
13	Villupuram	20	257	50	10	85	Appalam, Jam, seaweed /Crab culture, Vermi culture
14	Thanjavur	158	585	87	45	283	Computer,Tailoring,
15	Nagapattinam	2	231	37	18	44	Lather products
16	Tiruvarur	54	150	15	12	28	Computer,Tailoring,
17	Trichy	52	130	25	1	122	Terracotta,Greeting card, Ready made,Home appliance
18	Perambalur	47	101	31	1	36	Driving
19	Pudukottai	34	87	43	0	82	Screen Print,Home App,Note making, Table mat making
20	Dindigul	18	74	27	12	41	Tailoring
21	Karur	11	37	21	8	21	Tailoring
22	Madurai	14	59	4	0	30	Computer,Tailoring, Toys
23	Theni	87	196	45	0	124	Computer,Tailoring, Toys
24	Ramanad	19	49	5	10	39	Computer
25	Virudhunagar	25	46	31	0	27	Computer
26	Sivagangai	24	55	9	0	54	Tailoring

Sl. No.	Name of District	SHGs trained					Nature of Training
		No. of SHGs	No. of persons Trained				
			Total	SC	ST	Women	
27	Tirunelveli	132	314	9	27	259	Computer,Coir, Fisheries,Honey
28	Tuticorin	114	148	4	0	141	Computer,Coir, Seashore sippies, Panai
29	Kanniyakumari	112	248	0	0	169	Servise Kiask, Lather products, Backery, Napkin, wiring,seaweed /Crab culture, Coir making, Herbal Products, Palm products & Masonry, Fishnet, Tailering, Hollow Block, Tiles, Photography
	Total	1589	5132	1026	1382	3363	

Thus the NGOs have played a vital role in empowering women along with the efforts of governmental organizations.

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CHAPTER 6

EMPOWRING THE WOMEN: SOME CASE STUDIES

A comprehensive and analytical account of women's development programmes since India's Independence replete with comparisons from around the world reflect the status of Indian women from a variety of angles such as historical, social, economic and political. The historical and cultural survey shows that the inheritance of the Indian woman has depended on the religion, region, caste and class in which she was born. The process of policy making and planning is a continuous one and the success of this endeavour would finally be judged when full gender equality is achieved in all development programmes of the country.

Government and NGOs

The efforts of the government as well as non-government organizations had a positive impact in the women empowerment process. In challenging times leadership will go automatically to positives leaders and women have to emerge as agents of social, political and economic change in our society. If they continue to indulge in the whiny rhetoric of victimology and being perceived as complaining, pleading agitators asking more for themselves they arouse resistance and confrontation

among men who perceive them as a menacing force. Women themselves do not want confrontation but justice. They have to play their cards subtly and with determination to make the 21st century a woman's century. Her words could be prophetic in nature, considering the silent revolution of self-help-groups formed by women from the rural, marginalized poor, that is shaking the very foundations of traditional, male-dominated rural life, both economic and social.[1]

Whether they themselves are aware of it or not, women have truly woken up from the deep slumber of centuries-old oppression. While the country is celebrating the Golden Jubilee of Independence, we salute the brave martyrs, both known and unknown, who sacrificed their lives at the altar of freedom. We recall with pride the noble deeds of thousands of women who responded to the call of Mahatma Gandhi and came out of their homes, braving brutal British repression, and courted arrest. In some areas of the country, women even took to arms.

Legislative Measures

Leaders of the national movement led by Jawaharlal Nehru took a progressive stand regarding women's rights and proposed radical changes in the Hindu law relating to marriage and succession. After 15 long years of struggle, four Acts, forming the core of the Hindu Code Bill, were

passed by the first Parliament. These were the Special Marriage Act, the Hindu Marriage Act, the Hindu Succession Act and the Adoption and Maintenance Act.

Women of our country had expected that freedom would end their poverty. But even after 50 years of Independence, India is still listed in the U.N. human development report as one of the poorest countries in the world. But from a chronically food deficit country it has become self-sufficient. That is good, yet one-third of our people go without adequate food. Over 70 per cent of our people live in villages and 40 per cent of them are living below the poverty line.[2]

Employment is an important index of economic status of women. Work participation of females has risen from 14.22 per cent in 1971 to 22.27 per cent in 1991. However, this progress is quite unsatisfactory. In India, women constitute 90 per cent of the total marginal workers, but in the organized sector, they constitute only 4 per cent. About 30 million women work as agricultural labourers. The others work on roads, brick kilns, construction projects etc.

In industry, women have been thrown out so that expenses on maternity benefits etc. are saved. Women do not get equal pay for equal work, except in government factories. There is no law for the protection

of women who are given work in private sheds and houses. Since Independence, there has been tremendous progress with regard to the status of women, though not all of it is satisfactory. Actually, there has been a contradictory process.

Awareness of Gender Equality

On the one hand, there has been some awareness about the need for gender equality. Women's organizations have led powerful movements and struggles for their rights. Many laws to protect them are on the statute book. On the other hand, oppression and atrocities against women have been on the increase for some years now. Cases of wife-beating, dowry deaths, kidnappings, molestation, rape and aminocentisis (killing of female foetus in the womb) are common.

Everyone knows that a number of cases are not registered with the police due to the social stigma attached to rape cases. Newspapers are full of alarming news about rape cases, including gangrapes of minor girls. Our organizations, including the Punjab Istri Sabha, are taking up cases of social oppression all over the state and in the Union Territory of Chandigarh. It cooperates with AIWC, Red Cross, ASHI, Janwadi Istri Sabha and some others. In the cities and villages, trade unions, kisan

organisations and youth associations give us all help. Members of panchayats are also approached whenever possible.

In matrimonial disputes our approach generally is to bring about reconciliation between husbands and wives by patient, persuasive and impartial handling of cases. Experience shows that police interference does not always help. Only in very special circumstances do we report cases to the police and that, too, to very senior officers to get their help. Women's cells of police have not proved to be very effective so far. In cases of dowry deaths, we have succeeded in getting some culprits arrested and punished. Conviction was secured in Amritsar in two cases of rape recently.[3]

There are times when we need the support of people against particular cases of violence against women. The response has been tremendous. Our opinion is that there should be no party considerations. In Punjab there was the case of Kiranjit Kaur of Mahal Kalan in Sangrur district. The girl, a minor student, was kidnapped, gangraped, killed and buried in the neighbouring fields. The police, backed by some political leaders and vested interests, tried to hush up the case. Rallies were held. The stinking body was ultimately traced after 10 days. I have never in my life seen such massive protest rallies as the ones in Mahal Kalan

demanding the arrest of the culprits and action against police officers. Success in this case was achieved after a prolonged struggle.

There is the recent case of Preeto Bai of Ferozepore. The woman was raped by two brothers. She fought her case boldly. Both the culprits were convicted for 10 years imprisonment by the Sessions Judge on April 29, 1998. They then disappeared from the sessions courts. Two days later, they attacked Preeto Bai while she was asleep in her village and with a sharp weapon chopped off her left leg.

On reading the news, I went to Ferozepore with a group of women and employees and met Preeto Bai in the Civil Hospital, Ferozepore. We gave her some monetary aid. Later, we met the SSP and demanded the immediate arrest of the culprits and security for the family. The culprits were arrested after two days and are in jail. Mandeep Kaur, a polytechnic student of Ferozepore, was kidnapped over four months ago and most likely done to death. Manjeet Kaur of a private nursing home seems to have been driven to suicide. The police have not been acting properly. People are now demanding that the case be handed over to the CBI.[4]

Increasing social oppression in our opinion is not only due to persistence of old feudal ideas but also to the fact that we now have a consumerist society. Money and more money is becoming the sole aim

not only of the upper but also of the middle classes. This has led to tremendous increase in corruption and degeneration of moral values. A criminal politician-police nexus has also evolved. With money power and VIP links, people can get away even with crimes such as rape. Women's organizations must, therefore, fight relentlessly and demand a new system in society based on justice and equality and free from feudal rituals and exploitation.

Judicial Solutions

Women must fight for an end to discrimination between a male and female child. Textbooks in schools must instill the idea of equality of the sexes from the beginning. Economic independence does not by itself lead to equality in the family. Highly educated women with big salaries meekly tolerate maltreatment and beatings.

An alarming development is the eulogisation of the practice of sati. Agitations during the Roop Kanwar's episode in Rajasthan brought to light that there have been 40 reported cases of sati since independence. Is it not a shame? The acquittal of all the 32 accused by the sessions court and their public garlanding in this case shows the emergence of Hindu revivalist forces. Similarly, the judgement of the Supreme Court was

nullified in Shah Banu's case to please the Muslim fundamentalists for partisan political ends.[5]

The establishment of National Women's Commission with statutory powers is a great step forward. We feel that similar commissions must also be set up in the states.

A lot has been said and written about the 50 years of Indian Independence. Even the Indian Parliament convened a special session to discuss what the members thought to be the issues most fundamental to the development of Indian society and economy. We know very well society cannot develop without the development of its womenfolk. The Constitution of India enjoins upon every citizen the duty to "renounce any practice derogatory of the dignity of women". Our religious scriptures also accord due respect to women and assert that God lives where women are worshiped. In this way our Constitution legalizes what our scriptures prescribe as a social duty. The need to incorporate their injunction into the Constitution of India arose due to the prevailing atmosphere in which the women were denied their place in society and subjected to humiliation, which reduced them to a position inferior to men. Mahatma Gandhi and a host of other leaders connected with the freedom movement realized this and set out to liberate women in order to

enlist their valued cooperation in the all-round advancement of India. Hence, the need to put women issues into the Constitution.

In true spirit, the principle of the basic equality of sexes has never been put into practice. That cannot be possible without the development of women. For this, education of women is a must. Educate a man, and you educate one person. Educate a woman and you educate the whole family. This is a well-said dictum. For this the Government of India should make education for women free and compulsory. Women in India have covered a great distance in the last 50 years. They are coming up in all spheres of life. They are joining universities and colleges, entering into all kinds of professions like engineering, medicine, teaching etc. If the provisions of the Indian Constitution are observed in letter and spirit, the future of Indian women is quite bright. The time has come for adopting a revolutionary approach. With the introduction of 33 per cent reservation for women, the nation, or for that matter, the world can be lifted to heights of greatness and distinction.

There is a great need for awakening of women socially. Without social amelioration, political rights have no value. There is a visible gap between the law as it stands and the law as it operates. The need is to bridge the gap. It is one thing to declare, and another to enforce. The potential of human rights law vis-a-vis women is worth addressing in

India, especially in view of the Indian Constitution, but the problem of enforcement should not be underestimated. The fact that women tend to suffer human right abuses in a specific way has often been ignored.

Gender discrimination has been a universal phenomenon in human history from time immemorial. On account of her biological constitution, social taboos and scriptural sanction, the social position of the woman has always been considered as inferior and subordinate to man in society. Guru Nanak not only rejected the lowly social status of woman but declared her to be the essence of social coherence and progress, and equal to man in every sphere of life. No doubt Sikhism brought great relief to the sufferings of the Indian women, but the social transformation could not cross religious boundaries. There were other reformatory movements to elevate the status of women, but the position of women remained the same in Indian society.[6]

Even in Europe the right of franchise came to women much later. However, with the dawn of modern age, old values have changed. With new awareness on account of education, economic development, social awareness, social organizations, industrialization, urbanization, disintegration of joint families, economic and technical developments, pressures of consumer society, more opportunities for work, development of means of communication and transportation and social mobility, a

great change has occurred in the attitude towards women. Subsequently, the position of women has certainly been enhanced.

One can see a steady trend among modern women towards increasing consciousness of their rights, seeking liberty from gender discrimination and finding an independent identity and economic independence. Women have now certainly got a status in society. A working women's position is certainly different from that of housewife. But the attitude and behaviour of society towards working women is not yet satisfactory and just. Although women have joined almost every profession in our country and most of them are doing excellent work, the working women have to put in a great deal of hard work to reach the top. But everything does not stop there. She has to fight hard to retain her position and make people realize the worth of her skills. Economic independence is essential for the personality development of woman and for providing economic support to her family. It gives her confidence, liberty, identity, security, a status and a feeling of sharing the economic needs of the household. Much work is needed on the social front for the harmonious development of the position of women in our society.

Social evils like girl abuse, women abuse, dowry deaths, sati, gender discrimination etc are painful realities of our society. We have to deal with these problems seriously and sincerely. The dominant nature of

the male in our society is one of the major factors to be sublimated to the spirit of equality. Girls should not be considered an unwanted burden, liability and problem. They need equal attention and loving treatment for the mental and physical development of their personality. Women should have more facilities for education, applied sciences, professional courses and training and more career prospects and avenues of employment. We need more women welfare organizations to make efforts at the grassroots level for the welfare of women and development of society.

Women Entrepreneurship

We need more opportunities for the development of women entrepreneurship in the socio-economic, industrial and commercial spheres so that women can play a definite role in the economic development of the country and contribute significantly in the task of nation building. The deal which I want from society is that the woman should not be taken as an object of liability, property, a sex symbol but as an equal human being. Although she has to awaken to her potentialities, she still needs more awareness and alertness about her rights and duties. She has definitely a serious role to play in the 21st century. At the national front the women have also an additional role to play in the preservation and conservation of our cultural values. We have to safeguard our young generation from the influx of western culture which

is devoid of any morality and human sensitivity, through media and other devices of communication. This impact of western values is eroding our cultural ethos and spirituality. The material value pattern of a consumer society is no answer to the challenges of human existence in this crucial phase of the times.[7]

The 21st century must become synonymous with the time the woman finally got her rightful place in society. And her status at home will largely determine her standing in the world. Respect for a woman, her needs and aspirations are essential because only then can she give her best to society. A happy woman will make a loving home and bring up sons and daughters who have a healthy outlook towards life and are not scared to denounce the evils afflicting every little step of our walk towards a peaceful existence. Thus, to begin with there must be democracy in the family. The husband and wife should work as a team with both partners having an equal say in decision-making. The woman must not be condemned to play the role of a maid to the man - whether it is father, brother husband, father-in-law, brother-in-law or son. Society needs to be rid of a lot of shortcomings that have only undermined the position of woman.

Just as the practice of sati has been abolished (well, almost), the world would be a far better place if people spent their time in constructive

activities rather than collecting dowry for their daughters or marrying them off during childhood and leaving them to their "fate" or satisfying their lust by kidnapping, raping and dumping girls. In order to iron out the unevenness in society, the women must be educated and they should learn to assert their rights and shun the injustices heaped on them. The real change will be when man's psyche undergoes a transformation and both men and women meet mid-way rather than the girl always making all the adjustments. The writer is President, Punjab Istri Sabha.

Self Help Groups (SHG)

SHG is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines:[8]

Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified

by the State Level SGSY Committee and the above relaxation in membership will be permitted only in such areas.

Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases , where essentially required, up to a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However, the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings

(weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process. The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda. The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a participatory decision making process. The group should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loanee. The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members. The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks. The sample proforma for maintenance of above records by the group is in the Annexure II for guidance. These could be used with necessary changes/

modifications wherever required. 50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

The Efforts of TNWDC

Tamil Nadu Corporation for Development of Women Limited was established in the year 1983 with the prime objective of socio-economic development and empowerment of rural women. The Corporation was under the administrative control of Social Welfare Department from inception till mid 2006. In July 2006, Vide G.O.Ms.No. 81 dt: 20.7.2006, the Corporation was brought under the administrative control of Rural Development and Panchayat Raj Department in order to bring about greater synergy and better coordination in implementing various schemes for Self Help Groups. The Board of TNCDW was broad based and reconstituted vide G.O.Ms.No:148 Rural Development & Panchayat Raj (CGS-II) Department dated12.10.2006 to include representatives from Industry, NGO sector, Banks and specialists who can provide valuable guidance to the Corporation.

The Government spearheaded the Self Help Group (SHG) concept in the country by forming SHGs in Dharmapuri district with the assistance of International Fund for Agricultural Development (IFAD) as early as September 1989. Later this scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-92 and further expanded to include Madurai and Ramanathapuram districts in the year 1992-93.

Mahalir Thittam

The overwhelming success of the IFAD Project paved way for the now popularly called "Mahalir Thittam" project, which was launched during 1997-98 with State Government funding in Villupuram, Dharmapuri (Krishnagiri), Namakkal, Cuddalore, Ramanathapuram, Madurai, Theni, Karur, Virudhunagar, Salem, Tiruvarur, Thoothukudi, Vellore and Tiruvallur districts. During 1998-99, due to great demand it was extended to Tirunelveli, Tiruvannamalai, Erode, Pudukottai, Sivagangai, Nilgiris and Tiruchirapalli districts.[9]

In 1999-2000 the scheme was further extended to the districts of Kanniyakumari, Coimbatore, Dindigul, Kancheepuram, Perambalur (Ariyalur), Thanjavur and Nagapattinam. Finally, it was extended to Chennai in the year 2001-02 to cover the entire state. Tamil Nadu Corporation for Development of Women implements Mahalir Thittam in

partnership with Non-Governmental Organisations (NGOs) who form SHGs, train and monitor them.

Growth of Self Help Groups

A small homogeneous group of poor women consisting of 12 to 20 members voluntarily formed to promote savings and mutually agreeing to contribute a common fund to be lent to its members as per the group's decision 31 is called as "Self Help Group" (SHG). The members have to be in the age group of 18-60 years. The unique feature of the SHG is its ability to inculcate among its members sound habits of thrift, savings and banking. Due to this quality SHGs have been recognized as useful vehicles to help the poor in accessing financial resources, which were hitherto not available to them and has helped them break away from the clutches of exploitative moneylenders.

Regular savings, periodic meetings, compulsory attendance, and systematic training are the salient features of the SHG concept. Normally, each SHG member saves around Rs.100/- per month. Each group selects one animator and two representatives from among themselves. The animator is responsible for providing leadership to the group and to maintain the various registers. The representatives assist the animator and maintain the bank accounts of the group.

The SHGs excellent track record of repayment of loans is the cornerstone for the success of the SHG movement in the state. The percentage of repayment of loans by SHGs is as high as 98%. The SHG members use their collective wisdom and peer pressure to ensure proper end use of credit.

Capacity Building

The capacity building of the SHGs is critical for the cohesiveness of the group and its effective functioning. This is achieved through a series of systematic trainings, like the basic training (i.e.) SHG member training and animator and representative training within 6 months of the formation of the group.

SHG Member Training

This training is imparted to all the members of the SHG in 4 modules in 4 days. The primary objective of this training is to orient all members to the SHG concept and bring out the hidden talents and capacity of all the members. In the year 2006-07, the per diem payable to the SHG members attending the training was increased to Rs.45/- per day from Rs. 7.50/- per day.

Animator and Representative Training

The animator and one representative from each SHG are given this training in 3 modules in 6 days. The main objective of this training is to enhance the leadership quality, team building spirit and to build their capacity to maintain books of accounts. The per diem payable to the trainees was increased in 2006-07 to Rs.45.00 per day from Rs.20.00 per day in 2006-07.

Community resource persons

In the current year, it is proposed to develop community resource persons drawn from self-help groups and their federations who will undertake the task of training the SHG members and their leaders. Around 5000 community resource persons will be developed in the course of next two years.

Credit Rating

The SHGs that complete 6 months become eligible for credit rating. Credit rating is a bench marking exercise to grade the group and ascertain its credit worthiness. The credit rating committee consists of an Assistant Project Officer from Mahalir Thittam, a representative from DRDA, a Banker, and a NGO representative. In an effort to strengthen

the Panchayat level federation (PLF) of the SHGs, one representative from the PLF has been included in the credit rating committee. Regularity of savings, frequency of meetings, proper maintenance of registers, internal loaning and repayment are some of the key parameters for rating of groups. The successfully credit rated SHGs, become eligible for credit linkage. They are given revolving fund through schemes like SGSY, TAHDCO or directly provided loans by banks. The groups also undergo a second credit rating after the lapse of another six months to ascertain their readiness and suitability to undertake an economic activity. The groups which pass the second credit rating are provided financial assistance to start an economic activity through SGSY / TAHDCO schemes along with bank funding.

Non-Governmental Organisations

Mahalir Thittam is implemented through NGOs who help in the formation of SHGs, provide training and monitor the SHGs. The NGOs are provided formation cost and monitoring cost for the above activities. The NGOs who are interested in partnering with TNCDW for implementation of Mahalir Thittam are affiliated, if they satisfy the prescribed norms like

- Past experience in forming SHGs
- Unblemished track record for three years
- Adequate infrastructure facilities.

There are at present 628 approved NGOs under Mahalir Thittam. The five year agreement entered by Mahalir Thittam in 2002 with the NGOs has expired in March 2007. A new agreement is being drafted and will come into effect from the current year. The new agreement will give greater focus for promotion of livelihood activities paving the way for economic empowerment of SHGs. The existing norms for affiliation of NGOs will be reviewed in tune with the new strategy.[10]

Present Status of SHGs

The SHG movement, which was started in 1989 as a spark in the horizon, has emerged as a powerful and vibrant movement illuminating the lives of poor women across the length and breadth of the state. As of March 2007, 2020 new SHGs have been formed including 12564 SHGs in Annaithu Grama, Anna Marumalarchi Thittam villages this year adding up to a cumulative total of 3,37,744 SHGs under Mahalir Thittam. In 2006-07, 5000 urban SHGs have been provided revolving fund of Rs.10,000 each at a total cost of Rs.5 crores.Table 7 gives the details of SHGs as on 31.03.2007:[11]

Details of SHGs

Total No. of SHGs 3,37,744

Total No. of Group Members (in lakhs) 54.32

No.of Rural Groups 2,73,255

No.of Rural Group Members 44,26,731

No.of Urban Groups 64,489

No.of Urban Group Members 10,06,028

Total Savings (Rs. in Crores) Rs.1,382

Credit rated groups 3,04,051

Credit linked groups 2,73,098

Amount of loan disbursed (Rs. in Crores) Rs.2,337.79

Panchayat Level Federation

Under Mahalir Thittam, a federation of SHGs is formed at the Village Panchayat Level called the Panchayat Level Federation (PLF) comprising of two representatives from each SHG in the Panchayat. The PLF provides a common platform for the SHGs to share their experiences and to voice their problems. The PLFs can help achieve what individual SHGs cannot, by pooling in talent and resources and exploiting economies of scale both in production and marketing. They can also guide and monitor the functioning of SHGs in a Village Panchayat and

also form and train new SHGs. Strengthening PLFs is the key to achieving sustainability in the long run.

Government orders were issued as early as 2002 in G.O.Ms. No.116 SW & NMP Department dated 31.7.2002 to form Panchayat level Federations in all the Panchayats but the PLFs have been dormant due to lack of systematic training about their roles and responsibilities. In the year 2006-07, various initiatives were taken by the Government to revitalise and strengthen the PLFs.[12]

- Out of 12618 Panchayats, 12405 PLFs have been formed so far.
- Office bearers of 11971 PLFs have been imparted training on their roles and responsibilities.
- 3202 PLFs have been provided seed money of Rs.10, 000/-each.
- SHG buildings have been handed over to PLFs for management.
- Efforts have been taken to register all SHGs with the PLF.
- PLF representative has been included as a member of the credit rating team
- Provision has been made to affiliate well functioning PLFs with Mahalir Thittam on par with NGOs for formation of new SHGs, monitoring, etc.
- Manimegalai awards will be presented to 5 best PLFs at the state level and one best PLF at the district level.

The above initiatives have been very effective in rejuvenating the PLFs.

In 2007-08, it is proposed to take the following steps to further strengthen the PLFs:

- Higher-level capacity building will be imparted to the PLF office bearers on governance aspects as well as financial management.
- Community and marketing infrastructure provided under SHG livelihood schemes will be entrusted to PLFs for management.
- PLF certification will be made mandatory for processing NGOs claims for new group formation, monitoring and training costs.
- Registration of all SHGs formed by the NGOs with PLF will be included as a covenant in the new NGO agreement.

Entrepreneurship Development Training and Skill Training For Women (EDP)

EDP training for 7 days is conducted by TNCDW to orient the SHG women on the fundamentals of entrepreneurship and micro enterprises including opportunities available to start economic activities. In 2006-07, 22,000 SHG women have been imparted EDP training at a cost of Rs. 88 lakhs. Similarly skill training is also provided to SHG women in a particular chosen activity to imbibe basic skills and knowledge required to start livelihood activities. 22,327 SHG women have been provided skill training in the year 2006-07. Currently most of

skill trainings imparted to SHG women are of short duration i.e., less than a month. It is observed that short-term skill trainings do not equip the SHG women with adequate skills to undertake viable economic activities. EDP is now just a stand-alone training programme and can be more effective if it is incorporated as an integral part of skill training.

Hence, in 2007-08, it is proposed to impart skill training of longer duration i.e., more than a month, with better quality and also incorporating a five-day capsule of Entrepreneurship development training. This skill training will be imparted through reputed institutions.

Youth Self Help Groups

The success of the women SHGs has revealed the tremendous potential available in society, which can be tapped for the development of society by well designed Government programmes. With this objective in mind and to provide employment to unemployed youth, this government announced the youth self help groups scheme in 2006-07. As on 31.3.2007, 9397 youth SHGs have been formed and 1396 youth SHGs have been provided revolving fund of Rs.10,000/- each. With a view to improve the employability of the youth, skill training has been imparted to 4098 youth through reputed industrial houses and institutions like L&T, MRF and TVS Research and Training centre among others.

Impact Of Mahalir Thittam

Mahalir Thittam has systematically cultivated the SHG movement and strengthened their capacity through various training programmes which has resulted in perceptible change in the social status of women in general and rural women in particular. The SHG movement has brought about the following:

- Increased self-confidence and communication skills among SHG women.
- Greater awareness and participation of poor women in various welfare schemes of the Government.
- SHG women undertake multifarious economic activities leading to economic empowerment.
- Women have united together breaking the social barriers of caste, creed and religion.
- Participation in Gram Sabha and Panchayati Raj activities.
- More than 6800 women SHG members elected to Local Bodies in 2006.
- Easy access to credit and improved credit worthiness of women SHGs.
- The problem of "kandhu vatti" (usurious interest) system has been solved.
- Formation of youth groups encouraged by success of women SHGs.

IFAD Assisted Post Tsunami Sustainable Livelihood Programme (PTSLP)

In G.O.Ms.No.136, RD & PR Department, dated 19.10.2005, the Tamil Nadu Welfare Society (TNWS) for self help groups and District Supply and Marketing Societies (DSMSs) have been designated as the nodal agencies for the implementation of this programme at the state and district levels respectively. Since these organisations neither have the experience nor staffing to implement this programme, the government decided to implement the programme through the Tamil Nadu Corporation for Development of Women. The Government of Tamil Nadu sent a proposal on the change of implementing agency on 10.8.2006 to the Finance Ministry, Government of India seeking the concurrence of IFAD, which is based in Rome. IFAD has given its concurrence to the proposed change on 28.2.2007. This project, which will be implemented over a period of 8 years at an outlay of 68.591 million US dollars (equivalent to Rs.308.66 crores at current rates), is now ready for implementation. In the current year, the project activities will commence in the 6 project districts namely Thiruvallur, Kancheepuram, Villupuram, Cuddalore, Nagapattinam and Kanniyakumari.

Tamil Nadu Non Governmental Organisation And Volunteers Resource Centre (TNVRC)

TNVRC is a resource centre promoted by TNCDW from the year 2001 for the purpose of capacity building of development agencies (Government/NGO/Community). In 2006-07, TNVRC implemented Tamil Nadu State Aids Control Society supported HIV/AIDS awareness training programme for SHG women in 7 districts, viz., Cuddalore, Dharmapuri, Madurai, Namakkal, Nilgiris, Ramanathapuram and Vellore. The objective of the programme was to sensitise a large population of rural people about HIV/AIDS in a cost effective manner using the ubiquitous SHG network. Five PLF members from each Block were trained as master trainers and they in turn imparted the orientation training to all the SHG animators in the Block. The animators will orient the SHG members and also the community members. 8,35,648 SHG women members belonging to 52,228 SHGs are being given basic orientation and awareness training effectively on prevention and protection from AIDS in the seven districts. During 2007-08, this programme will be upscaled to 11 more districts.

Community Outreach And Awareness Programmes Through Self Help Groups

During 2007-08 TNCDW proposes to create a platform for convergence of various government programmes focusing on community outreach and awareness in the areas of Health, Sanitation, Child labour, post literacy etc., using SHGs as a conduit to reach large sections of rural population. The main objective is to improve the utilisation of the funds available under various government programmes and channelise them effectively through women SHGs who are the target groups for many government schemes.

Action Plan for 2007-08

The focus areas of TNCDW for 2007-08 are:

- 25000 new SHGs will be formed under Mahalir Thittam and Vazhndhu Kaattuvom Project.
- The Panchayat level federations will be strengthened by imparting higher-level training on governance and financial management to the office bearers.
- PLF members will be taken on exposure visits to well functioning federations within and outside the State.
- Community and marketing infrastructure provided under SHG livelihood schemes will be entrusted to PLFs for management.

- PLF certification will be made mandatory for processing NGOs claims for new group formation, monitoring and training costs.

- 2500 community resource persons will be developed from among the SHG members to look after the training requirements of SHGs.

- A new agreement with NGOs will come into force this year which will be outcome based and with emphasis on increasing the credit linkage and livelihood promotion activities for SHGs.

- Comprehensive longer duration skill training with quality will be imparted to women through reputed institutions to facilitate promotion of micro enterprises.

- Activity based clusters at least one per district will be identified. Technical support will be provided to the SHGs involved in the cluster activities in design, procurement of inputs, marketing etc.

- Greater thrust will be given for formation of youth SHGs. 5000 youth will be imparted skill training to improve their employability.

- TNCDW will provide a platform for convergence of community outreach programmes in health, sanitation, child labour, post literacy etc., through SHGs.

In the women empowerment process, individuals, State government, have NGOs played an important role. The combined efforts of all these elements have made the empowerment programmes into success. Tamil Nadu witnessed a positive impact of women empowerment programmes.

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7. Ibid., p.104.

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10. Policy Note, 2006-07, p.14.

11. Ibid., p.15.

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CHAPTER – 7

CONCLUSION

The concept of women empowerment has been given much attention all over the world. Debates and writings are proliferating at global, national and local levels. International institutions, nations and non-governmental organizations have formulated policies, programmes and schemes for empowering women. They have found their own way for implementation with the support of the government. The empowering process is being measured quantitatively and qualitatively. The state has abundance of policies that seek to achieve gender equality and to ensure empowerment of women. It seems that the source of empowerment remains confined to the domain of government. A change in the social attitude towards woman is also required for a meaningful achievement of empowerment of women.

Empowerment refers to increasing the social economic and political strength of individuals and communities. It often involves the empowered developing confidence in their own capacities. Social empowerment often addresses members of groups that social discrimination processes have excluded from decision-making processes through - for example - discrimination based on race, ethnicity, religion, gender. It is worth noting that the empowerment-techniques are often

associated with feminism: consciousness-raising. Today, however, with rapidly-increasing awareness of the suppressing effects of marginalization, empowerment has a broader meaning than ever. Indigenous people are a prime example. Even in democracies, they experience the benign oppression caused by mixing welfare with marginalization; giving free things while limiting opportunities.

Movements in the West did affect India as well. Some of the liberal ideas like women's education were accepted. Reformist organizations such as the Brahmo Samaj, the Prarthana Smaj, the Arya Samaj and the Christian Missionaries all sought for women's liberation. As early in the nineteenth century, the colonial administration itself favoured women's liberation within its agenda. Inspired by nationalist ideology, Indian women organized themselves into mahila samitis. The Indian National Congress itself organized women's wing and sent delegation of women to England. In 1917, the Congress session at Calcutta was presided over by Annie Besant and addressed by Sarojini Naidu with the presence of 400 women. The first national level women's organization was formed in 1927. State level women's organization have become an imperative after that. Throughout the national movement, women's rights were addressed sympathetically.[4] After Independence and the end of colonial rule, the

new republic with written Constitution assures equality of rights and special protection to women.

Agenda for Empowerment

Empowerment of women in the economic and social fields constitutes one of the fundamental objectives of all development efforts in the region. Following the adoption of the Jakarta Declaration for the Advancement of Women in Asia and the Pacific (1994), and the Beijing Declaration and the Platform for Action (1995), significant achievements have been made in empowering women in the region. Their economic participation has shown uneven but steady progress with gender differentials in wages falling in many instances. Significant progress has also been made in terms of increases in female literacy and life expectancy rates, and reduction in mortality rates.

With the changing demographic structure of the region and increase in the proportion of older persons, especially older women, the need for appropriate policies and systems to provide economic and social support will be an important issue. Promoting the greater participation of women in decision-making will continue to be a formidable challenge. The task of social and economic empowerment of women therefore remains a priority area of concern for the countries of the region.

There was a growing awareness worldwide that the state guaranteed rights of women were not sufficient to ensure the empowerment of women without proper implementation or change in the social attitudes toward women. There was also a shift in strategies for women's empowerment. From demands simply for equal rights, the emphasis is changed to women's role as agents of social change through their participation in the economic and political process.

The United Nations declared 1975 as the International Women's Year. Subsequently the decade 1975-1985 was declared as International Women's Decade. This led to a renewed interest in women's issues. The emergence of women's studies as an academic discipline is one of the achievements during this period. In 1979, the UN adopted a convention for the elimination of discrimination against women. This established not only an international bill of rights for women, but also an agenda for action by countries to guarantee the enjoyment of these rights. As one of the signatory nations, India was bound to follow the recommendations by suitable legislative and administrative action. The National Perspective Plan for women in 1988 and the formation of National Commission for Women in 1992 are some of the steps in this direction. Since 1995, the Human Development Report has introduced Gender Development Index to measure the development of women in any country. Another such

measure is the Gender Empowerment Measure which takes into account women's participation in politics, administration, and management besides share of earned income Vis a Vis men.

In 1992, women were given 33 per cent reservation in local bodies through the 73rd and 74th Constitutional Amendments. However, another effort for providing same amount of reservation in State Assemblies and Parliament is yet to be materialized. International agencies and Non-governmental organizations are taking leading participation in the empowerment process. They play a prominent role as mediators between the state and the grassroots women. The democratic institutions smoothly adopt the NGOs for implementing the schemes. In 2001, national policy for the empowerment of women was formulated. It increasingly involves the NGOs in the empowerment process. The emergence of self help groups and women entrepreneurs are the consequences of empowerment process. There is a qualitative shift from the elitist approach which was a characteristic during the pre-independence era.

Women in Tamil Nadu

Tamil Nadu, a southern State of India having more than 30 million women, has had significant developments in the position of women. In ancient times women in general enjoyed dignity. They served as

homemakers, literary and spiritual personalities, and rulers as well. They also performed as good advisers for their spouse-kings. Till thirteenth century there was no caste discrimination. Most of the social evils prevailed in north India against womenfolk were absent in Tamil Nadu. Later, caste discrimination and gender inequality gradually infiltrated in the society. Conseqently unequal power structure developed between man and woman. The global and national women liberaton thinking have had their corresponding impact on Tamil Nadu as well. Apart from the mainstream national movement, the so-called Dravidian Movement stressed women's liberation in broader perspective.[5] As early in 1931, a Bill was introduced in the Madras Legislative Council by Dr. Muthulakshmi Reddy to abolish Devadasi system (a kind of immoral traffic by religious sanction) prevailing in Madras Presidency.

The first chapter of the study has provided introduction to the study which covered the historical setting, review of literature, need for the study, definition of key terms, objectives, hypotheses, methodology, sources, limitation and organization of the dissertation. The second chapter has described historically the status of women in Tamil Nadu and elsewhere. The third chapter has analysed the policy framework for the empowerment of women. The fourth chapter has explained the role of the State Government in empowering women. The fifth chapter has examined

the role played by non-governmental organizations in implementing the empowerment programmes of the government. The sixth chapter has revealed the the achievements through case studies. This seventh chapter gives conclusion and suggestions.

Hypotheses Tested and the Conclusion arrived

The following conclusion have been arrived by testing the hypotheses through the historical study.

- both tradition and modernity have historically played a significant role in deciding the status of women in Tamil Nadu.
- global and national policy decisions have had corresponding impact on the policy decisions of the state government.
- Tamil Nadu has had its own social, economic, and political conditions apart from global and national trends for making policy decisions in empowering women.
- non-governmental organizations have played a major role in implementing the policies in relation to women's empowerment.

- empowerment of women is a level playing of various factors such as individual efforts, social attitude, State's initiative and the work of non-governmental organizations.

Suggestions

Though the implementation of women empowerment programmes seems to be satisfactory, further impetus is needed in certain areas. The reach of self help groups to the remote villlages and tribal areas may be encouraged by the combined efforts of the government and the NGOs. The average financial commitment towards the developmental activities of the government in employment opportunities for women may be further increased. The performance of the NGOs may be monitored regularly without yielding to the pressures of the international agencies. In other words, local cultural conditions may be taken into account while framing the priorities. Politicization of self-help groups may be avoided. Non-political and neutral groups may be given priorities while sanctioning certain schemes.

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The New Indian Express

Times of India

Economic and Political Weekly

Kurukshetra

Thamizharasu

Seminar

Social Scientist

Social Welfare

Women's Link

Yojana

Interviews Held (Non-Governmental Organizations)

Guild of Service

World Vision of India

Nehru Yuva Kendra

Peace Trust

Sarvodaya Trust

Interviews Held (Self Help Groups)

Udhya Mahalir Suya Udavi Kulu

Malar Mahalir Suya Udavi Kulu

Vidiyal Mahalir Suya Udavi Kulu

Interviews Held (Individuals)

Meena

Lakshmi

Muniammal

Chinnammal

Sophia

Fatima

ANNEUXRE – I

TAMIL NADU WOMEN DEVELOPMENT CORPORATION		
LIST OF NGOs APPROVED UNDER MAHALIR THITTAM AS ON 31.12.2006		
Sl. No.	Name of the Organization	Postal Address
CHENNAI DISTRICT		
1	Women's Indian Association	Old No.43, New No. 177, Greenways Road, Chennai: 600 028
2	ARUNODAYA	15, Bazaar Street, Royapuram, Chennai:600 013
3	Spastic Society of Tamilnadu	Opp. TTTI, Taramani Road, Chennai:600 113
4	Don Bosco Beatitudes Social Welfare Centre	50, Sundaram Street, Vyasarpadi, Chennai:600 039
5	Social Elphins Education & Development Society	6, New No.11, Ist Cross Street, Lake Area, Nungambakkam, Chennai:600 034
6	ROSHINI	G1, Palmwoods, 9 Seshadri Road, Alwarpet, Chennai: 600 018
7	Rural Educational Economic Devept. Association	141, Avvai Shanmugam Road, Gopalapuram, Chennai: 600 086
8	Morning Star Social Development Society	114, Thiruvalluvarpuram 1st Street, Choolaimedu, Chennai: 600 094
9	ARPANAM	C/o St. William Anglo Indian High School, 29, Peters Road, Roayapettah, Chennai: 600 014
10	JEEVAJOTHI	58, Chinnakulanthai Main Street, Maduma Nagar, Perambur, Chennai: 600 011
11	MARIALAYA	29, Pedariyar Koil Street, Broadway, Chennai: 600 001
12	Nehru Yuva Kendra	No.59, 28th Cross Street, Besant Nagar, Chennai: 600 090

13	Working Women's Forum	55, Beemasena Garden Road, Mylapore, Chennai: 600 004
14	Udhavum Idhayam	714, 15 th Sector, K.K.Nagar, Chennai: 600 078
15	KAINGKARYA	32, 11 th Avenue, Ashok Nagar, Chennai: 600 083
16	Asha Nivas Social Service Centre,	No.9, Rutland Gate V th Street, Chennai:600 006
17	New Hope Area Development Programme	36-37, Ponnan Street, Purasawalkam, Chennai: 600 007
18	Integrated Women Development Institute	1457, Thiru Nagar, Villivakkam, Chennai: 600 049
19	Spastic Society of India	1, Ranjit Road, Kottupuram, Chennai: 600 085
20	Deepam Educational Society for Human	2/656-B, Kuppam Road, Kaveri Nagar, Kottivakkam, Chennai: 600 041
21	Society of Social Education of Development	219, 12 th East Cross Road, M.K.B.Nagar, Chennai: 600 039
22	SANGAMAM	21/ 9, Periyathambi Street, Ist lane, Kasimedu, Royapuram, Chennai:600 013
23	Presentation Community Serivce Centre	9, General Collins Road, Choolai, Chennai: 600 112
24	Don Bosco Social Service Society	Decaster Road, Pulianthope, Chennai: 600 012
25	People Social Welfare Association	307, P.H.Road, Aminjikarai, chennai: 600 029
26	Exnora Inmternational Foundation	No.20, (old No. 42), Giriappa Road, T.Nagar, Chennai: 600 017
27	Padmasri Dr. Sarojini Varadhappan Mahalir Sangam	8/4, Poonuvel Pillai Garden, Aminjikarai, Chennai:600 029
28	Madras Christian Council of Social Service	21, VI th Main Road, Jawahar Nagar, Chennai: 600 082

29	The Perambur Rajiv VazhmaNagarSocial Ser.society	130, M.H.Road, D.No.14, Shanthi Nagar 2nd Lane, Chennai: 600 011
30	Youth Association Slum Service	17, Venkatesapuram, New Colony Main Road, Chennai: 600 012
31	Guild of Service	23, Kasa Major Road, Egmore, Chennai: 600 008
32	East Coast Charitable Trust	5/1, Dr. Nanjunda Rao Road, Injambakkam, Chennai: 600 041
33	William Carey Study & Research Centre	Plot No. 105, Kamakoti Nagar, Pallikaranai, Chennai: 601 302
34	Montfort Community Development Society	No. 17, SBI Colony, Shastri Nagar, Chennai - 20
35	Rehobath Educational Trust	No. 7, Thirunagar Extn, Thiruvottiyur, Chennai -19
36	Tamizhaga Thannarva Sevai Nala Sangam	No.89/8, Nochikuppam, Mylapore, Chennai -4
37	Gnanasundaram Bakthavatchalam Mahalir Sangam	No. 71-A, Alamelu Mangapuram, Mylapore, Chennai - 4
38	Bharathi Mahalir Narpani Mandram	No. 19, Anna Main Road, MGR Nagar, Chennai - 78
39	Society for Education & Economical Development of Poor	No. 24, Golden Complex East Avenue, MKB Nagar, Vyasarpadi, Chennai - 39
40	Annai Egai Mahalir Membattu Sangam	7/22, Poomagal First Street, Ambal Nagar, Ekkattuthangal, Chennai - 97
41	Sornambal Education Trust	No. 78, Solai Street, Ayanavaram, Chennai - 23
42	Agasthya Samee Educational Society	No. 628, 52nd Street, IX Sector, KK Nagar, Chennai - 78
43	Rose Trust	No.11, Sakthi Vinayagar Koil Street, MGR Nagar, Chennai - 78
44	JANODHAYAM	No. 122, Sterling Road, Nungambakkam, Chennai -34

45	Karunalaya Social Service Society	No. 108/13, Senniamman Koil Street, Tondaiyarpet, Chennai - 81 (Behind Apollo Hospital)
46	Don Bosco Anbu Illam Social Service Society	
47	Society of Daughters of Mary Immaculate & Collaborators	
48	Rural Education and Development Association	
49	ELYSIOM	
50	Social Welfare Trust	
51	Bharathi Pengal Seva Sangam	
52	4M Trust under Seethakathi Trust	
53	Ebenezer Home of Social Outreaches	
54	Niveditha Mahalir Podhu Nala Sangam	
COIMBATORE DISTRICT		
1	Shanthi Asramam	Kovaipudur, 38, Narasa Street, Coimbatore -641 042
2	Coimbatore Multipurpose Social Service Society	Bishop House, Coimbatore - 641 001
3	Thiyaga Olisudar Mahalir Mandram	32, Dhamu Nagar Post, Ammankulam South, Pulikulam, Coimbatore
4	Social Awareness & Voluntary Education	5, Aishwarya Nagar, Dharapuram Road, K.N.P. Colony, Tiruppur - 641 608
5	Good Shephard Health Edu. Centre & Dispensary,	43, Goodshepherd Convent, Karamadai, Coimbatore - 641 104
6	Nehru Yuva Kendra	19-A, Sripathy Nagar, Coimbatore - 641 036
7	Coimbatore Rural Development Association	3108, Four Roads, Caltonpet, Coimbatore - 641 402

8	Community Organization for Oppressed &	
	Depressed Upliftment	22/29, Palaniappa Nagar, Ramanathapuram, Coimbatore - 641 045
9	World Vision of India,	9D Ramasamy Naidu Nagar, Civil Aerodrame Post, Coimbatore
10	Swami Vivekananda Gurukulam,	3/166 ,Matheswaran Koil Thottam, Naickenpalayam PO., Coimbatore - 641 020
11	Imayam Social Welfare Association	3, Anna Nagar 1st Street Ganapathi, Coimbatore - 641 006
12	Sri Avinashilingam Educational Trust	Avinashilingam Home Science College, Mettupalayam Road, Coimbatore - 43
13	Centre for Social Education & Development	38, Narasa Street, Avinashi, Coimbatore - 641 042
14	Community Health Development Programme	Koluman Road,11, Sennimalaipalayam, S.V.Mills PO., Udumalpet TK, Coimbatore - 641 128
15	Kovai Child Labour Abolition Support Society	Collectorate Complex, Coimbatore - 641 018
16	Foundation for Infrastructure Reconstruction and	
	Employment	1/82 E, Anna Nagar, Sirumugai - 641 302
17	Mahatma Gandhi Ashram	Anaimalai - 642 104, Coimbatore District.
18	All India Movement for Seva (AIM for SEVA)	Arsha Vidya Gurukulam, Anaikatti, Coimbatore - 641 108
19	SHELTER	1056 B, Avinashi Road, Coimbatore
20	Thiyaga Olisudar Mahalir Mandram	Poolankinaru, Mookonam, Udumalpet - 642 122
21	Sneha Social Service Society	Annai Velankanni Convent Complex, 49,Mangalam Road, Palladam, Coimbatore - 641 664

22	NERD Society	78-A, Chithi Vinayagar Colony, Vadavasal, Coimbatore - 641 041
23	Rural Extension Service Trust (REST)	15, Vivekananda Salai, Ondipudur, Coimbatore - 641 016
24	Nachimuthu Industrical Association	Nachimuthu Polytechnic, Pollachi - 641 002 Coimbatore District.
25	Cheran Region Charitable and Service Trust for Disabled Children	
26	Kovai Auxilium Selesian Sisters Society	
27	Nesakkarangal	
28	High Class Women Welfare Social Service Centre	
29	Deepam Social Educational Trust	
30	Good Will Social Development Organisation	
	CUDDALORE DISTRICT	
1	Bullackcart Workers Development Association	859 East Pondy Road, Villupuram - 605 602
2	BLESS	Market Committee Campus, Salakarai, Cuddalore - 607 003
3	Matha Nala Thondu Niruvanam { MNTN }	Thiruvandhipuram Main Road, Pathirikuppam, Cuddalore - 607 401
4	REAL	Santhaithope, Opp.MBC Ladies Hostel, Kattumannarkoil - 608 301, Cuddalore District.
5	REDCE	Vandurayanpet, Alichikudi PO, Melbhuvanagiri - 608 601 ,Cuddalore District
6	Nehru Yuva Kendra	47, Pudupalayam Main Road, Pudupalayam, Cuddalore - 607 001
7	Thaai Thindu Niruvanam	37-K, Neyveli Main Road, Vadalur - 607 303, Cuddalore District

8	AICOP	80/69, Kambar Street, Opp.Police Station, Virudhachalam - 606 001
9	CREED	23, Aranganathan Nagar, Near Chinna Market, Chidambaram - 608 001
10	Society for People Education and Economic Development	34/40, A. Ellaikoil Street (Near MLA Office), Kurinjipadi - 607 302, Cuddalore District
11	Women Organisation for Rural Development (WORLD)	91, Bajanai Koil Street, Pallipattu, Thookanampakkam, Cuddalore District
12	People Reconstruction & Gender Activity Training Health Institute	14A, Saraswathi Nagar, Periyaganganankuppam, Uchimedu Pathai, Cuddalore District
13	Ganapathy Periyanayagi Charitable Trust (GPCT)	135, Pennadam Road, Vridhachalam - 1, Cuddalore District
14	The Modern Educational & Social Service Society (TMESSS)	Rajeev Gandhi Nagar, Velisemmandalam, Cuddalore District
15	Mother Mora Thondu Niruvanam (MMTN)	No. 23, Mariamman Koil Street, T. Kumarapalayam, Nathapattu Post, Cuddalore District
16	Gandhi Rural Education Development Society (GREDS)	No. 309, Durgaiamman Koil Street, Karumbur Post, Panruti Taluk, Cuddalore District
17	Women Empowerment and Development Society (WEDS)	Pakkirisamy Nagar, Kurinjipadi, Cuddalore District
18	Best of Depressed (BEST)	ECR Main Road, Reddichavady & Post, Cuddalore District - 607 402
19	Annai Mahalaya Thondu Niruvanam (AMTN)	No. 17, Bazaar Street, Vellagate, Varakalpet, Cuddalore District - 607 109
20	Health Education Association for Rural & Tribal (HEART)	No. 85, Cuddalore Road, Vridhachalam - 606 001, Cuddalore District

DHARMAPURI DISTRICT		
1	Integrated Rural Development Trust	Thirumalvadi PO, Paupparapatti (Via), Dharmapuri District - 636 809
2	New Life Community Development Project	448/279, Bangalore Road, Krishnagiri - 635 001
3	Society for People Environment & Economic Devt.	Post Office Street, B.Agraharam Post, Pennagaram Taluk, Dharmapuri Distrct
4	MYRADA, Dharamapuri Project	92/C, Kelemangalam, Bangalore Road, P.No.4, Hosur Cattle Farm, Mathagiri PO.,Hosur Post
5	Kingsley Community Centre	Kingsley Nagar, Kandhikuppam Post, Dharmapuri - 635 108
6	OUTREACH - Hosur Project	28/01, Rajiv Nagar,Bagalur Road, Hosur
7	Alternative for India Development	Alamelupuram PO, Pappireddipatti TK, Dharmapuri District
8	Rural Women Development Federation	Kodanandapatty, Pochampalli TK, Dharmapuri District.
9	Integrated Village Development Project	201, Gandhi Nagar, Krishnagiri - 635 001
10	Rural Education & Development Services	72, Dianur Housing Board Colony, Opp. Railway Station, Hosur - 635 109
11	Female Education & Economic Development Trust	55/5, MGY Complex, Opp. Bus Stand, Thirupattur - 635 601
12	Nehru Yuva Kendra	No.5/188-B, Duraisami Gounder Street, Dharmapuri - 636 701
13	Development for Educational Environment Parity &	Govt. Hr. Secondary School Backside, Periyar Nagar, Harur - 639 903
	Awareness Movement Project (DEEPAM)	
14	Social Economic & Environment Development Society	7/157, Anna Nagar, Nallampalli Post, Dharmapuri District.
15	People Organisation for Women Empowerment and Reform	Thangavel Nagar, Kambainallur, Harur Taluk, Dharmapuri District

16	Community Rural Development Society (CRDS)	Kasiyampatti, Odasalpatti Post, Dharmapuri District
17	Poor Peoples Development Centre (PPDC)	Karimangalam Post, Dharmapuri District
18	Association for Women Agriculture and Rural Development	No. 1046, Thiru.Vi.Ka. Nagar, Pappireddipatti Post & Taluk, Dharmapuri District
19	Rural Development Society	Pudhupatti, Ranimookanur Post, Dharmapuri District
DINDIGUL DISTRICT		
1	MMSSS ORGANISATION	Deepam, Leonrd Hospital, Batalgundu, Dindigul District
2	CEDA TRUST	98-A, Kooturavu Nagar, Opp. - to Beschi College, Dindigul.
3	REDA ORGANISATION	21, Thiruvalluar Main Road, Shanmugapuram, Palani.
4	REAL ORGANISATION	M-2/179, R.M. Colony, 12th Cross, Dindigul
5	CHERU ORGANISATION	Vellapommanpatti, Thummalakundu (P.O), Vadamadurai TK. Ramnad District.
6	RIDO ORGANISATION	41, North New Street, B. Meenatchipuram, Natham, Dindigul.
7	Centre for Social Service and Research, CSSR,	Hanumantharayankottai, Dindigul
8	DMI ORGANISATION	Ananda Illam, Ugartna Nagar, Shenbaganur (P.O), Kodaikanal, Dindigul
9	DMSSS ORGANISATION	John Paul Complex, Nehruji Nagar, Dindigul.
10	GANDHIGRAM TRUST	Gandhigram & P.O., Dindigul
11	CMSSS ORGANISATION	Church Compound, Kallimandhayam (via), Porulur.

12	LEAD ORGANISATION	6/H1, Bagavathiamman Kovil Street, Gujiliamparai - 624 703.
13	BIRDS ORGANISATION	Birds Nagar, Ariyapithampatti, Thattarapatti, Vedasandur. Dindigul.
14	PEACE TRUST	Near Police Colony, Trichy Road, Dindigul.
15	DAWN TRUST	Administration Office, Oddukam Road, Nagal Nagar, Dindigul
16	CENTRE REDA ORGANISATION	7-12-9, K.K. Street, Near Silver Factory, Sempatti Road, Nilakottai, Dindigul.
17	MSSSS ORGANISATION	No.115, Gandhi Nagar, Oddenchatram - 624 619.
18	Mother Therasa Women University	Centre for Women Studies, Kodaikanal, Dindigul.
19	Nehru Yuva Kendra	No.3, Ramasamy Colony, Mengles Road, Dindigul - 624 003.
20	Centre for Human and Natural Resources Development (CHANARD)	Vathalagundu, Dindigul District
21	Society for Peoples Action for Change & Education (SPACE)	Kodaikanal, Dindigul District
	ERODE DISTRICT	
1	MYRADA Mysore Resettlement & Development Agency	Germalam, Area Development Project, Arepalayam, Sathy (via), Erode – 638 401
2	DRSWS (District Rural Social Welfare Sangam)	No.766, Teachers Colony, Sankakiri (via), Salem - 637 301.
3	USSS (Udagamandalam Social Service Society)	Bishop House Complex, Udhagamandalam - 643 001.
4	Coimbatore Multipurpose Social Service Society	Bishop House, P.B. No.6, Coimbatore - 641 001.
5	REEDMAS (Rural Education Environment Development	Kalramani, Nathipalayam Road, Modachur Post, Erode - 638 452.

	& Multipurpose Awareness Society	
6	"SURABI FOUNDATION"	128, Upstairs, State Bank of India, Karur Road, Kodumudi, Erode - 638 151.
7	Nehru Yuva Kendra	No.93, Avvaiyar East Street, E.B. Colony, Erode - 638 011
8	CARE (Center for Action and Rural Education)	55, Kambar Street, Teachers Colony, Erode - 638 011.
9	LEAD (Leaque for Education and Development)	40, First Street, Rayar Thoppu (Sri Ramapuram), Srirangam, Tiruchirapalli - 620 006.
10	Center for Education & Environment Development	Puduvadavalli, Sathy (via), Erode - 638 401.
11	BEACT (Buthamahan Educational & Charitable Trust)	15, Kavin Illam, Sarojini Nagar, Towerline Street, Collectorate Post, Erode - 638 011.
12	Rural Institute for Community Education	185, Sedapalayam Road, Kundadam Post, Erode - 638 702.
13	Society for the Amelioration of the Poor & Downtroden	40, Kannan Nagar, Dharapuram - 638 656.
14	St. Thomas Charitable & Educational Trust	Annai.I.T.I. Compound, Perundurai - 638 057.
15	SNEHA Social Service Society	
	KANCHEEPURAM DISTRICT	
1	Rural Institute for Development	No.48, Periyar Nagar, Kancheepuram - 631 503.
2	Duraisamy Generous Social Education Association	Vilvarayanallur, New Mambakkam Post, Maduranthagam Taluk, Kancheepuram - 603 306.
3	Mahatma Gandhi Social Service Education Society	Uthiramerur Road, Karunkuli & Post, Maduranthagam TK, Kancheepuram.
4	Daughters of Maru Immaculate	1/166A, Lakshmanan Nagar, Thirusoolam, Chennai - 600 043.

5	Association for Community Development Services	No.3/260, Sathankuppam, Kelambakkam Post, Kancheepuram - 603 103.
6	Institute of Community Development Service	No.1/265, Pillaiyar Koil Street, Kelampakkam - 603 103.
7	Chengalpet Rural Development Society	Thimmavaram & Post, Chengalpattu, Kancheepuram - 603 101.
8	Bullock-cart Workers Department Association	No.32, Periyar Nagar, (Behind Babu Theater), Acharapakkam, Maduratakam TK., - 603 301
9	Tambaram Community Development Society	No.1/451, Muthamizh Nagar, G.S.T. Road, Vandalore, Chennai - 600 048.
10	Agency for Rural Development Consultancy Services	No.3K/7, Anna Nagar, Kolappakkam, Vandalur (Via), Chennai - 600 048.
11	Voluntary Health Education & Rural Devt. Society	18, Bharathidasan Street, Mamallan Nagar, Kancheepuram - 631 501
12	Universal Welfare Foundation	2/118, Vinayagar Bagar, Pozhichalur, Chennai - 600 074.
13	Kancheepuram District Arivoli Iyakkam	Collector's Office, Kancheepuram - 631 501
14	Madras Social Development Society	No.89, New Street, Poonamallee, Chennai - 600 056.
15	Nehru Yuva Kendra	RGNIYD Outer Campus, Beemanthangal, Sriperumbudur - 602 105.
16	NILAVOLI PALLIGAL SANGAM (NILAVOLI)	Collectorate Campus, Kancheepuram
17	Irula Tribal Women's Welfare Society (ITWWS)	Thandarai, Thirukazhukundram Road, Chengalpet - 603 001
18	National Agro Foundation (NAF)	Illedum, Chunambedu, Cheyyar Taluk
19	Women's Education & Economic Development Society (WEEDS)	Zion Cottage, Illedu, Cheyyur Taluk, Chunambedu - 603 401
20	Society for the Integrated Village Animation (SIVA)	Thiruvathiyur Road, Pavinjur, Cheyyur Taluk, 603 312

21	Society for the Upliftment of Economically Backward (SUEB)	No. 3/35, Maduraiveeran Koil Street, Senthamil Nagar, Medavakkam, Chennai - 601 302
22	HAND in HAND	No. 42, Vandavasi Road, Little Kancheepuram
23	Humanitarian Organisation for Rural Development (HORD)	No. 15/6, GST Road, 1 st Floor, Maduranthangam - 603 306
24	PREPARE - India Rural Reconstruction and Dissaster Response Service	Chengalpet Road, Sriperumbudur
25	Naadu Awareness and Rural Development Organisation	No. 52, Orikkai Village & Post, Kancheepuram District
26	Star Welfare of the Rural Development Trust (STAR WELFARE)	No. 26, Putheri Village, Periya Mettu Street, Kancheepuram - 631 502
27	St. Anne's Education Society (St. ANNE's)	No. 10, Maraimalaiadigal Street, Srinivasa Nagar, Perunkalathur, Chennai - 63
28	Exnora International Foundation (EXNORA)	No. 73/5, Pammal Main Road, Krishna Nagar, Chennai - 74
29	Community Association for Rural Development Society (CARDS)	No. 7, EVR Street, Vadivel Nagar, Kancheepuram
KANYAKUMARI DISTRICT		
1	Social Education for Development	Arockiapuram, Neyyoor & Post, Kanyakumari.
2	Palmyrah Worker's Development Society	Crystal Street, Marthandam - 629 165
3	Bullock-cart Workers Department Association	68, Kamala Bhavan, Kollenvilai, Kuttakarai, Thukalay - 629 175
4	People's Association for Social Action	Pulipunam, Kattathurai & Post - 629 158.
5	Young Men Christian's Association	Marthandam & Post - 629 165
6	Good Vision	IV 686/6-48, Pallor & Post, Kanyakumari - 629 157
7	Social Welfare Association	1/4, Nagercoil Road, Vilavoor, Eraniel,

		Neyyoor Post, Kanyakumari - 629 802.
8	Centre for Social Reconstruction	26 A/1, Beach Road, Nagercoil - 629 002.
9	Rehabilitation and Conservation of Herbs	Thangam Dental Hospital, Karungal - 629 167.
10	Centre for Social Development	12/15,Kulalar Street, Thirunainarkurichy, Ammandivilai PO - 629 204
11	Rural Women Development Society	Parvathipuram, Nagercoil - 629 003.
12	Rural Improvement Project	7/66, Rajakam Compound, Thenkappattinam Road, Vettumani, Marthandam & Post - 629 162.
13	Integrated Education & Development Society	Moovattumugam, Kanyakumari - 629 177.
14	Stellamary's Institute of Development Studies	Kattakkarai Road, Kanyakumari - 629 702.
15	Resource Centre	Chenkuzhikarai, Kadayal, Kaliyal PO, Kanyakumari - 629 101.
16	Kanyakumari Social Service Society	Kalluvilai, Muzhagumoodu, Kanyakumari - 629 167.
17	Nala Oil Chutra Makkal Nithiyam	Lisil Illam, Kesari Street, Nagercoil - 629 001.
18	Socio-Economic Development Association	6/66A, Trivandrum Road, Azhigiyamandapam - 629 167.
19	Young Men Christian's Association	15/125, Vilavoor, Moolachel, Kanyakumari - 629 175.
20	Promote Organisations to Viable	15/55, Poojaipuravilai, Agasteeswaram - 629 701
	Venture of Empowering the Rural	
21	St. Thomas Social Welfare Centre	14-3D/74, Kaliyal, Arumanai Road, Melpuram - 629 101.
22	Nehru Yuva Kendra	230/0, Gopal Road, Vaithiyanathaouram, Kottar Post, Nagercoil - 629 002.

23	Jayam United Service Trust	13/15A, Krishna Illam, Vadakoor, Thovalai, Kanyakumari District
24	Centre for Hope	5/85 A, Eathencadu, Friday Market, Kanyakumari District
25	CHARDEP	Ganesapuram, Nagercoil, Kanyakumari District
26	KODI	23/56-2, Sasthan Karai, Dippo Road, Kolachal Post, Kanyakumari District - 629 251
27	MALAR	16/22 F, Hill View, Kaliyankadai Post, Kanyakumari District - 629 807
28	Seva Bharathi Tamil Nadu	
KARUR DISTRICT		
1	Association of Boodhan & Community Development	Kurumbapatti, Balaviduthi Post, Tharagampatti (Via), Kulithalai - 621 311.
2	AREDS Association for Rural Education &	Kattalai, Renganathapuram Post, Mayanur (Via) Krishnarayapuram TK., Karur - 639 108.
	Development Services	
3	GRAMIUM	112B, Cauveri Nagar, Post Box No.18, Opp. To Library, Kaulithalai - 639 104.
4	ISS Inba Seva Sangam	Sevapur Post, Tharagampatty (Via) Kulithalai - 621 - 311
5	SEPAD Society for Education &	Union Office Road, K. Paramathy Post, Aravakkurichi Taluk, Karur - 639 111
	Peoples Action for Development	
6	YARD Youth Activities for Rural Development	Pillapalayam, Janatha Colony Moolapatty (P.O) Malaikovilur - 639 109.
7	PSYCHO Psychological and Community	248, Clarat Nagar, Opp. Ayyappan Kovil, Vennaimalai, Karur - 639 006.
	Health Organisation Trust	

8	SIPPY TRUST	5, Siva Sakthi Nagar, 4th Cross, Thanthonimalai, Karur - 639 005.
9	Nehru Yuva Kendra	No.148/2, Navaladiyan Illam, Thanthonimalai Post, Karur - 639 005.
10	League for Education & Development	Flat No.114, Gandhigramam (South) Opp. Brindavan School, Karur - 639 004.
11	GRAMODAYA	Post Box No.6, Manapparai - 621 306. Trichy District.
12	Centre for Human Resource Development Trust	8/139-B, Kumarapalayam, Chellandipatti Post, Velliyanai, Karur District - 639 118
13	Organisation for Sociaa & Community Action for Rural Development	No. 1-A,Kamarajar Nagar, II nd Street, Pasupathipalayam Post, Karur - 639 004
14	COODU Trust	H. 83, R.M. Colony, Dindigul - 624 001
KRISHNAGIRI DISTRICT		
1	Poor Community Development Project (PCDP)	
2	Visalam Educational & Charitable Trust (VECT)	
3	Development Awareness Women Net (DAWN)	
4	Community Development Society (CDS)	
MADURAI DISTRICT		
1	Centre for Rural Education & Development	301, Main Road, T. Vadipatti, Madurai - 625 218
2	SEVA Sustainable Agricultural & Environment	45, TPM Nagar, Virattiputhu, Madurai - 625 010.
	Voluntary / Action	
3	MNEC Madurai Non-Formal Education Centre	15, Fathima Nagar, Near J.K. Kalyana Mahal, Bye Bass Road, Madurai - 625 010.

4	MMSSS, Madurai Multi Purpose Social Service Society	SANCTA MARIA, Bye Pass Road, Madurai - 625 010.
5	ICCW, Indian Council for Child Welfare	Matharai, Nakkalapatti P.O., Usilampatti, Madurai - 625 532
6	Pace Trust	Thirumohoor, Via Othakkadai, Madurai - 625 107.
7	PACHE TRUST	Plot No.42, Ponmeni Jai Nagar, Near Jevana School, Madurai - 625 016.
8	PARD, People's Association for Rural Development	4/1018, Annai Abirami Street, Sithivinayagar Koil Street, Thasildar Nagar, Madurai - 625 020.
9	SACRED, Social Animation Centre for Rural	5/70-A, Maruti Nagar, PRC Back Side, Madurai Road, Usilampatti - 625 532.
	Empowerment & Development	
10	Society for Human Equality People's Health Education	97, Ayyanar Colony, Thanakkankulam, Madurai - 625 006.
11	Association for Rural Development	4/339, Thiruveni Nagar, Nagamalai Pudukottai, Madurai - 625 019.
12	Nehru Yuva Kendra	30, Azaad Street, Gandhi Nagar, Madurai - 625 020.
13	Centre for Education & Development Trust	231, Poriyalar Nagar, Thirumalpur, Thirumangalam Post, Madurai - 625 014.
14	PREED	Gandhi Nagar P.O., Kappalur, Madurai - 625 009.
15	ANTHODAYA	1-1/58, Hospital Road, Alanganallur, Madurai District - 625 501
16	EDUCATR	Ponkudi, 2/5-A, Mamarathupatti Road, Usilampatti, Madurai District - 625 532
17	Sarvodaya Trust	5-1-18-1, Perumal Nayakkar Street, Theni Main Road, Usilampatti - 625 532
18	FCTCWSHE	1-A, Arunachalam Street, North Gate, SS Colony, Madurai - 625 016

19	SWEED	19/3, Pandian Nagar, Melur, Madurai - 625 016
NAGAPATTINAM DISTRICT		
1	Society for Education & Economic Development	1/75, West Sivan Koil Street, City Union Bank (Opp.) Thirumarugal - 609 702.
2	Peace Foundation	No.16, Alanthuraiyappar Sanathi Street, Sitharkadu, Mayiladuthurai - 609 003.
3	Sevalaya	96, South Street, Thirukkuvalai - 610 204.
4	Avvai Village Welfare Society	260, Public Office Road, Velippalayam, Nagapattinam District.
5	Women's Association for Rural Development (WARD)	37, Kizha Vadampokki Street, Kilvelur - 611 104.
6	Rural Organisation for Social Action (ROSA)	33A, Thendral Nagar, Tharangambadi Taluk, Poraiyar - 609 307.
7	Gramia Social Welfare Society (GSWS)	35, Railway Street, Myiladuthurai Taluk, Malliyam - 609 806.
8	Bharath Jana Shevek Bhavan (BJSB)	Rajabharathi, Kalyanamandapam, Kilvelur - 611 104.
9	National Mother and Child Welfare Organisation	13-1, North Street, Thiruthuraipoondi - 614 713. Thiruvarur District.
10	Bharathi Women Development Centre (BWSC)	Vilagam Kattur, Manakkal Ayyampettai, Thiruvarur District.
11	Kamaraj Rural Development Society (KRDS)	Vellalar Street, Arunthavapulam, Pamani - 614 711.
12	Women Development Trust, (WODEM)	2/225, Anna Nagar, Perunthottam, Sirkali Taluk, Nagapattinam District, Pin - 609 106
13	Rural Upliftment of Women Association (RUWA)	Main Road, Sirkali Taluk, Puthur - 609 108. Nagapattinam District.
14	Nehru Yuva Kendra	No.16, Tirumeny Chetty Street, Nagapattinam - 611 011

15	Society of Daughters of Mary Immaculate & Collaborators	South Palpannaicherry, Nagapattinam
16	Thanjavur Multipurpose Social Service Society	Nagapattinam
17	Village Development Society	Vaitheeswarankovil, Nagapattinam District
18	Society for Peoples Education and Economic Development (SPEED)	2/16, Thamaraipulam, Kallimedu Post, Vedaranyam Tk, Nagapattinam District
19	Social Welfare Education, Economic Development Society (SWEEDS)	1053, Main Road, Manthakarai, Kaveripoompattinam, Sirkali Taluk, Nagapattinam District
20	St. Joseph's Development Trust	Tharangambadi, Nagapattinam District
NAMAKKAL DISTRICT		
1	Health & Education Alternative Development Society	H-15, Mullai Nagar, Namakkal - 637 001
2	Council Integrated Rural Development (CIRD)	H-1/40, Mullai Nagar, Namakkal - 637 001.
3	Kandasamy Kandar Environment Organisation (KKEO)	LIC Back Side, Namakkal - 637 001.
4	Rural Education & Development Society (REDS)	Aandavar & Co Petrol Bunk Back Side, Maruthi Nagar, Trichy Road, Namakkal.
5	Nehru Yuva Kendra	No.82/C, Murugan Koil Street, Water Board Upstairs, Gandhi Nagar, Namakkal - 637 001.
6	Community Services Trust	7-B, Omalur Main Road, Four Roads, Salem - 9.
7	Women's Organisation in Rural Development (WORD)	7-C, Aandikadu, Vediarasampalayam, Agraharam Post, Pallipalayam - 638 006.
8	Community Services Guild (CSG)	Murugan Kovil Theru, Gandhi Nagar, Mohanur Road, Namakkal - 637 001.
9	Community Services Guild (CSG)	M-29, TNHB, (Near Water Tank Bus Stop), Kuttapalli Post, Tiruchengode Taluk.

10	Doctor Typhagne Memorial Charitable Trust (DTMC)	Vasalurpatty, Koli Hills, Namakkal District.
11	Community Service Trust	Sengalineer Pillayar Koil Street, Srinivasa Complex, Namakkal - 637 001.
12	WORD	Pandamangalam, Paramathi Velur Taluk, Namakkal District
13	Shaptharishi Ashram	Kuppampalayam, N. Pudupatti Post, Namakkal District
	NILGIRIS DISTRICT	
1	Rural Development Organisation	Gramya Bhavan, Aruvankadu - 643 202.
2	Udhagamandalam Social Service Society	Bishop's House Complex, St. Mary's Hill, Udhagamandalam - 643 001.
3	World Vision of India	Nilgiris Area Development Project, No.184, Brook Lands, Coonoor.
4	MYRADA	Katery Watershed Pilot Project, No.15, Blossam Mount Pleasant, Coonoor - 643 102.
5	Nilgiris Adivasi Welfare Association	Kota Hall Road, Kotagiri - 643 217.
6	Health of People Environment (HOPE)	Chinakona Village, Nilgiris - 643 002.
7	Centre for Integrated Human	A unit of the Nilgiris sister's Society (Regd, St. Joseph's Convent,
	Development and Social Action (CIHDSA)	Mount Road, Coonoor - 643 101.
8	Lawrence Family Helper Project (LFHP)	Lovedale, Nilgiris - 643 003.
9	Nehru Yuva Kendra	Diary Complex. First Floor. Coonoor Road, Udhagamandalam - 643 001.
10	Centre for Tribals & Rural Development Trust, (CTRD)	Ealamanna, Mangorange, Nilgiris - 643 220.

PERAMBALUR DISTRICT		
1	League for Education & Development	2B Muslim Street, Chettikulam - 621 104
2	People's Action for Transformation Trust	Hanumarkovil Street, T.Palur Post, Udaiyarpalayam TK, Perambalur - 612 904
3	Society of Daughter's of Mary Immaculate	Amala Illam, Vaikandapuram, Perambalur - 621 115.
4	Akilabharathi Social Development Centre	2nd Cross Street, Kamban Nagar (East), Elambalur Road, Perambalur Post, Pin - 621 212.
5	Subiksha Rural Development Society	2/106, South Street, Veppanthai - 621 116.
6	Rural Education & Action Development	8/58, Shakthi Vinayagar Street, Vilandai, Andimadam - 621 801.
7	Social Transformation Through Action and Research	41/B15, Nehru Nagar, Chidambaram Road, Ranga Theater Back,
		Jayakondam PO, Udaiyarpalayam TK, Perambalur - 621 802.
8	Organisation for Social Action & Improvement	872, Pappathikula Street, Andimadam, Ariyalur District - 621 801
9	World Vision of India	147/C-1, Avvaiyar Street, Thuraimangalam, Perambalur - 621 220.
10	Nehru Yuva Kendra	No.482, Balaji Hotel Backside, 4 Road, Thuraimangalam Post, Perambalur - 621 220.
11	Human Education and Development (HEAD)	Palakkarai, Perambalur (District)
12	Sree Viswa Bharathi Trust	Murugan Koil Street, Perambalur (District)
13	Rural Institute of Social Empowerment (RISE)	Varadarajanpet, Perambalur District
14	Gandhi Gramodhaya Society (GGS)	Jeyankondam, Perambalur District
15	Perambalur Social Service Society (PSSS)	Ariyalur Road, Perambalur District

PUDUKOTTAI DISTRICT		
1	Society Development of Human Abilities	Oazoane, 32A, Agraharam, Aranthagi, Pudukottai.
2	Pudukottai Multipurpose Social Service Society	P.B.No.12, Thuya Irudaya Alaya Valagam, Pudukottai - 622 001.
3	Rennaissance	Kalamavur Post, Keeranur Via, Pudukottai.
4	Gramma Suyaraj	Sithupathy, Annavasal (Via), Keelakurichi (PO), Pudukottai.
5	Venture Trust	P.B. No.2, Mettusalai, Illuppur, Pudukottai.
6	Community Action for Rural Development	Samathuvapuram, Thirumayam (TK), Pulivalam (PO), Pudukottai.
7	Church's Auxiliary for Social Action, CASA	Vellala Street, Arimalam South, Pudukottai - 622 201.
8	National Environment & Education Development	Karaiyur Post, Thirumayam T.K, Pudukottai.
9	Rural Education for Community Organisation	6922, Brahadambal Sannathi Street, Thirukkokarnam, Pudukottai - 622 001
10	Voluntary Service and Rehabilitation Organisation	1191, West 4th Street, Pudukottai.
11	Manigandan Panchayat Education&Village Devt. Society	1082/2, South Street, Jothi Theatre Opp., Viralimalai Post, Pudukottai.
12	DMI NGO	Anbu Illam, Annai Nagar, Pulvayal Post, Karaiyur Via, Pudukottai.
13	Nehru Yuva Kendra	T.S.No.4016, South 3rd Street, Pudukottai - 622 001.
14	Lamp Trust	Karaiyur P.O., Pudukottai - 622 002.
15	Bharath Environment Seva Team	Thondaiman Herbal Forest, Narthamali PO, Pudukottai.
16	St. Joseph's Development Trust	Lasalle's Neera - 1, Vani Mess Upstair, Avudayarkoil, Pudukottai - 614 618.

17	Valarkalvi Iyakkam	Pudukkottai
18	Dr. Ambedkar Women & Child Regeneration Development (Dr. AWARD)	Annavasal, Pudukkottai - 622 101
19	Kissan Association for Social Action (KASA)	
RAMANATHAPURAM DISTRICT		
1	Sivagangai Multipurpose Social Service Society	3/574, Bagawathsingh Road, Paramakudi - 623 707.
2	Tamil Nadu Rural Reconstruction Movement	1/107, Bharathi Nagar North, Collectorate (PO), Ramnad - 623 503.
3	PERD NGO	Annavasal Road, Vanpuram, Manamadurai.
4	World Vision of India	71/175, Rameswaram Road, Near Panchayat Union, Paramakudi - 623 707.
5	CERDE	48-C, Elangovadigal Street, Ramanathapuram - 623 501.
6	Sri Kannabhiran Educational & Charitable Trust	Sri Kanna Matriculation School Compound, Muthukulathur - 623 704.
7	Santhanam Foundation	Om Sakthi Nagar, Aranmanai Salai, Ramanathapuram - 623 503.
8	Good Luck Educational Development Society	Bharathi Nagar, Thiruvadanai - 623 407
9	Syed Hameeda All Women Development Organisation	Mohamed Sathak Trust, Mohamed Sathak Polytechnic Complex, Keelakarai - 623 - 806.
10	Review Trust	2-4-20, C3 Pullamadai Road, R.S. Mangalam - 623 525.
11	Seethakathi NGO	Thassim Beevi Abdulkadar Womens College, Keelakarai - 17.
12	Nehru Yuva Kendra	1/372, Bharathi Nagar, Ramanathapuram - 623 503.

13	Saradha NGO	8/54-A3, Mathavan Nagar, Paramakudi - 623 707.
14	PEARL Trust	7/198-A, Dharmarajapuram, Yemaneswaram Post, Paramakudi, 623 701
15	Sri Ayyanar Women Educational & Development Organisation	3/622, A7, Bagat Singh Road, Paramakudi - 623 707
16	Raise India Trust	12-3/845, Bharathi Nagar, LIC West Side, Paramakudi, 623 707
17	Nehru Illainger Mandram	4/3, Oriyur Road, Pannavayal, Thiruvadanai Tk, Ramnad District
18	DEEPAM Trust	77/15, Kaliamman Kovil Street, Kamuthi - 623 603, Ramnad District
SALEM DISTRICT		
1	Community Services Guild	33, Chinnammal Illam, Jaya Nagar, 3 Roads, Salem - 636 004.
2	Community Services Guild	67, Gandhi Nagar, Vellandi Valasu, Edappadi, Salem - 637 101.
3	Society of Daughter's Mary Immaculate	Thekkampatty, P.N. Palayam Block, Attur Taluk, Salem - 636 138
4	Action for Development of Unreached	20, 50A-Kauvery Nagar, Mettur Dam, Salem - 636 401.
5	Social Action for Education and Devt. Organisation	1/92, Rajaveethi, Thirumanur Post, Salem - 636 202.
6	Community Service Trust	7-B, Omalur Main Road, 2nd Floor, Four Roads, Salem - 636 009.
7	District Rural Social Welfare Sangam	P.B. No.76, Opp. Old ATC Shed, Sankari - 637 301.
8	World Vision of India	Kalrayan Hills ADI, 3/35, H.lyerlane First Floor, Meyyanur, Salem - 636 004
9	Salem Social Services Society	Convent Road, Alagapuram, Salem - 636 016.

10	Peoples Organisation for Liberation and Education	Periyar Nagar, Puthur, Salem - 636 010.
11	Alternative for India Development	Mariyamman Koil Street, Omalur - 636 455. Salem
12	Multipurpose Action Social Service Society	Bazaar Street, Senthil Jewellery Building, Jalakantapuram, Salem - 636 501.
13	Sri Palaniappa Educational Trust	29/68, Nadu Veedi, Gangavalli PO. Salem.
14	Deepam People's Society]	"AARO VILLA" Main Road, Yercaud - 636 601.
15	PEVISO	C-29, Rajaram Nagar, Salem - 7
16	Bharathiyar Makkal Nalvalvu Sangam	42/78, Town Railway Station Road, TTC Opposite, Mullavadi Gate, Salem - 1
17	Nehru Yuva Kendra	26A, Rajive Gandhi Road, Shankar Nagar, Salem - 7.
18	Integrated Social Environment Organisation	Konganapuram, Salem
19	Tribal & Dalit Women Development Society	Yercaud, Salem District
20	Kalki Elampuyal Trust	Omalur, Salem District
21	Omalur Block Women Welfare Uplift Organisation	Omalur, Salem District
22	Annai Teresa Social Service and Charitable Trust	Nangavalli, Salem District
23	Research for India Development (RID)	
24	Rural Education and Environment Development Society (REEDS)	
	SIVAGANGAI DISTRICT	
1	Sivagangai Multipurpose Social Service Society	3/574, Bhagavath Singh Road, Paramakudi - 623 707.

2	Vidiyal Womens Progressive Society	Indira Nagar, Thiruppakottai (PO), Devakottai - Via, Sivagangai.
3	Centre for Women Studies	Alagappa University, Karaikudi - 623 001. Sivagangai
4	Rural Welfare Trust	Pudukattambur, Thiruppathur TK, Sivagangai.
5	GANDEEPAM	Kurinchi Pavavam, Kilavayal Po., Ulagampatti Via, Thiruppathur TK, Sivagangai.
6	Rural Education & Economic Development Association	37, M/10-7 Periyar Nagar, Thiruppathur Road, Opp. Collector Complex, Sivagangai.
7	Tamil Nadu Rural Uplift Service Society	NMK Building Bharathiyar Street, Near TWAD, Ilayangudi, Sivagangai - 630 070.
8	Development Activities for Rural People	Pulithipatti (PO), Thiruppathur T.K., Sivagangai.
9	Integrated Rural Community Development Society	78-E, Madurai Road, Sivagangai.
10	Society of Daughters of Mary Immaculate & Collaborators	Needhiyar Karunai Illam, Kodikottai, Maviduthikottai - PO, Sivagangai.
11	Thiruppathur Rural Uplift Project Association	Sirugudalpatti, Thirupathur TK, Sivagangai District.
12	Nehru Yuva Kendra	Anna Nagar "A", Okkur Post, Sivagangai - 630 557.
13	People's Education for Rural Development (PERD)	Annavasal Road, Vanpuram, Manamadurai Taluk, Sivagangai
14	Annai Kasthuribai Mahalir Mandram	15/10, Vellaiyan Oorani North, Devakottai, Sivagangai
15	Centre for Rural womens Development	5, Singara Thoppu Street, Salaiyur, Illayangudi, Sivagangai.
16	The Freedom Trust	21-A, New Bus Stand (Opp.), Thirupuvanam - 630 611.

17	Ganesh Foundation	Manamadurai, Sivagangai District
18	Social Education for Rural Development (SERD)	Manamadurai, Sivagangai District
19	Convent centre for Development (CCD)	Sooranam, Sivagangai District
20	Gramadhana Nirmana Sangam (GNS)	Sivagangai
21	Workers Association for Social Activities (WASA)	Sivagangai
22	People Association for Growth and Education (PAGE)	Thiruppuvanam, Sivagangai District
23	Community Health Organisation for Rural Development (CHORD)	Kallal, Sivagangai District
24	Social Welfare Organisation Trust (SWOT)	Singampunari, Sivagangai District
TIRUCHIRAPPALLI DISTRICT		
1	Society for Community Organisation & People Education	P1/17, 6th Cross Ahmed Colony, Ramalinganagar, Trichy-3.
2	Nehru Yuva Kendra	Race Course Road, (Opp. Anna Stadium) Khajamalai, Trichirapalli - 620 023.
3	Society for Education Village Action and Improvement	103, Karur Main Road, Trichy - 101.
4	Kajamalai Ladies Association	11-A, Khajamalai, Trichy - 20.
5	UDHAYAM	Trichy Road, Thendral Nagar, Near E.B. Office, Thuraiyur - 621 010.
6	Centre for Awareness & Rural Education	No.566, 5th Cross, Shanmuga Nagar, U.T.Malai, Trichy - 102.
7	Anthyodhaya Sangh	P.B. No.216, 7-A, Mission Hospital, Woraiyur, Trichy-3.
8	Environmental Conversation Group	122/6, Acchukkatti Thoppu, Salai Road, Woraiyur, Trichy - 3.

9	Newlife Seva Samastha	C-20, 4th Cross Street, N.E. Extn., Thillai Nagar, Trichy - 18.
10	Gramalaya	12, 4th Cross West, Thillai Nagar, Trichy - 621 018.
11	League for Education & Development	4th Street, Royar Thoppu, Srirangam, Trichy - 6.
12	Churchs Auxiliary for Social Action	369, Rajaram Salai, K.K. Nagar, Trichy - 620 021.
13	Association for Human Integrated Massive Social Action	1/207-C, Sona Complex, Vaiyampatti, Trichy - 621 515.
14	Ramasamy Chellapa Educational Trust	1/118, Musiri Street, Thuraiyur TK, Erakudi - 621 001.
15	Manigandan Panchayat Education Village Devt. Society	Nadupatti, Nagamangalam P.O., Trichy - 621 012.
16	Vinmathee Educational and Rural Development Society	Trichy Main Road, Near Andavar Kovil, Manaparai - 621 306.
17	Association for Development Repatriat & Rural Poor	3/1, Dr. David Colony, Trichy - 620 021.
18	GRAMODAYA	P.B. No.6, Manapparai - 621 306.
19	Parkavan Trust	No 32, East Street, Pullambadi, Trichy District - 621711
20	Development of Education & Environment Movement (DEEM)	151, E.B., Road, Trichy - 620002
21	Tamil Nadu Depressed Women Welfare Society (TNDWWS)	15/1, Mullaivasal Street, 3rd Cross, Dheenadayalan Nagar, Tiruverumbur, Trichy-620 013
22	Sisters of the Cross Society for Education Development	395, Old Goods Shed Road, Teppakulam Post, Trichy - 620002
23	Mahalir Vidiyal Trust	3/3, Vellakulam, Ayyanporuvai Post, Palakurichi Via, Trichy District - 621 308
24	Women's Empowerment Trust (WE-Trust)	1/530, Kaveri Nagar 7th Street, South Kattur, Trichy - 620 019

25	Society for Poor People Development (SPPD)	1/76A, Thuraiyur Main Road, Soriyampatti, M.Pudhupatti Post, Musiri Tk - 621 211
26	Village Development Centre (VDC)	No.6, Gandhi Nagar, 6th Street, Mannachanallur - 621 005
27	Perambalur Social Service Society (PSSS)	Ariyalur Road, Perambalur Post, Perambalur District - 621 212
28	GANDEEPAM	9, BGM Complex, 1st Floor, Thuvarankurichi, Trichy District - 621 314
29	Association for Human Integrated Massive Social Action (AHIMSA)	1-207C, Sona Complex, Trichy Road, Vaiyampatti - 621 315
30	Community Action for Rural Development (CARD)	P.B. No. 2, Main Road, Veeramamunivar Nagar, Vadugarpet, Dalmiyapuram - 621651
31	People's Development Initiatives (PDI)	32, Kajiyar Street, Beema Nagar, Trichy - 620 001
32	Kurinji Physically Handicapped Welfare Society	No.4/110, Vanapattarai Street, Teppakulam Post, Tiruchirapalli
33	Narikuravar Education & Welfare Society (NEWS)	Deverayanery, Narikuravar Colony, Asoor Post, Tiruchirappali
34	Annai Trust	No. 7, Shanmuga Garden, Malliampathu Post
35	PENI-EL Educational Trust	Angarai Post, Lalgudi Taluk, Trichy District
36	Voice for the Oppressed through Integrated Community Emancipation (Voice Trust)	18, Thathachariyar Residency, Mambala Salai, Thiruvanaikovil Post, Trichy - 620005
37	CASTLES	No.1, Parvathipuram 2nd Street, Musiri
THANJAVUR DISTRICT		
1	Gandhian Welfare & Development Society	Karuppur, Konery Rajapuram Post, Thiruvaiyaru TK, Thanjavur.
2	Kumbakonam Multipurpose Social	P.B. No.3, Bishop's House, Kamarajar

	Service Society	Road, Kumbakonam - 612 001.
3	Thanjai Jana Seva Bhavan	90, Anna Colony, Pattukottai Road, Thanjavur.
4	Indian Institute of Development	12, Narmada Street, Yagappa Nagar, Thanjavur - 7.
5	Periyar Organisation for Womens	Periyar Nagar, Vallam - 613 403. Thanjavur.
	Empowerment & Renaissance	
6	Thanjavur Multipurpose Social Service Society	PB.77, Trichy Road, Thanjavur.
7	Vivekanada Social Education Society	No.20/A, Taluk Office Road, Papanasam, Thanjavur - 614 205.
8	Annai Medical Manpower Academy	48-A, Main Road, Peravurani - 614 804.
9	Vivekanada Nilayam	No.29, Head Post Office Street, Pattukottai - 614 601.
10	Jayandral Education Suya Thozil Seva Sangam	34/1510, Bohi Laxmana Nayakan Lane, South Rampart, Thanjavur - 613 001.
11	Society for Community & Rural Development	Alangottai, Mannargudi TK, Thiruvarur District.
12	Peace Foundation	2, Mariyamman Koil Middle Street, Thirupanadal - 612 504.
13	All Women Welfare & Rural Development Society	461, Madha Kovil Street, Mappillai Nayakkan Patti Post, Vallam Via, Thanjavur District.
14	Annai Rural Development Society	32, Thiruvalluvar Nagar, Orthanadu - 614 625.
15	Women's Welfare Trust Committee	No.9, Kasimani Malligai, Orathnadu - 614 625
16	Valluvar Educational Society	42, New Daniel Thomas Nagar, Old Housing Unit, Thanjavur.
17	Gramiya Social Welfare Society	No.8, Omsakthi Kaleeswarar, Sannathi Street, Kuthalam, Myladuthurai TK, Pin -

		609 806.
18	Durga Womens Organisation	9, Kamatchi Josier Street, Kumbakonam - 612 001.
19	Nehru Yuva Kendra	No.120, 8th Street, Natarajapuram South Colony, Thanjavur - 613 007.
20	HI-SAT Voluntary Organisation	Thiruvidaimarudhur, Thanjavur District
21	Mahatma Voluntary Organisation	Pappanaadu, Thanjavur District
22	Divya Voluntary Organisation	Thanjavur
23	IWDC Voluntary Organisation	Ammanpettai, Thanjavur District
24	Shiyamala Voluntary Organisation	Pattukkottai, Thanjavur District
25	Annai Sathya Voluntary Organisation	Kumbakonam, Thanjavur District
26	Sakthi Voluntary Organistion	Thiruvidaimarudhur, Thanjavur District
27	Margret Voluntary Organisation	Thanjavur
28	Star Voluntary Organisation	Kumbakonam, Thanjavur District
29	RICH Trust Voluntary Organisation	Thiruvidaimarudhur, Thanjavur District
30	TREDA Voluntary Organisation	Madhukkur, Thanjavur District
31	TIME Voluntary Organisation	Bhoodalur, Thanjavur District
32	Annai Indira Social Welfare Society	Ammapetai, Thanjavur District
33	Iydhaya Voluntary Organisation	Manaiyerripatti, Thanjavur District
34	CSRDA	Thanjavur
35	New Morning Star Voluntary Organisation	Thanjavur
THENI DISTRICT		
1	Seva Nilayam	Rajathani (PO), Aundipatti - 625 512.
2	Social Initiative for Rural People Integration	Ammapatty, Azhagapui Post, Via - Lakshmipuram, Periyakulam - 625 523.
3	Mahalir Munnetra Sangam	133, Indira Nagar, Chinnamanur - 625 515.

4	Ambelal Heinch Memorial Trust	B Dharmathupatti Post, Bodinayakanur - 625 522
5	Vidial	Kariappanpatti, Rasingapuram Post, Bodinaickanur - 625 528.
6	Community Development Centre	70, Pillaimar Street, (Near Primery Health Centre) Devadanapatty - 625 602.
7	Society for Rural Devt. & Protection of Environment	Jayam Nagar, Sukkuvadanpatti, Theni.
8	Maitri Society	Koduvilarpatty - 625 534. Theni.
9	Literates Welfare Association	Main Road, Kadamalaikundu (PO), Theni - 625 579.
10	Varusanadu Social Service Society	Manalathukudisai, Kadamalaikundu - 625 579.
11	Centre for Human & Natural Resources Development	47, Shastri Nagar, 2nd St, T. Kallipatty, Periyakulam - 625 601.
12	Jayaraj Annapackiam College for Women (SARWODEP)	Periyakulam, Theni.
13	General Movement for Rural Education Environment	Samykulam 1st Street, Chinnamanur, Theni - 525 515.
14	Vaigai Mahalir Iyyakkam	8-2/310, Nethaji Nagar, Railway Feeder Road, Andipatti, Theni.
15	Nehru Yuva Kendra	No.89/2, G.H. Road, Theni - 625 531
16	St. Josephs Development Trust	Genguvarpatty (Post), Periyakulam, Theni.
17	ANGEL	8-7/16A, Agraharam Street, Andipatty - 625 512, Theni District
18	TEAM	No. 101, Bye-Pass Road, Uthamapalayam, Theni District
19	Mahasakthi Welfare Society	Saruthupatti, 625 523, Theni District
20	RUWED Trust	83-A/4, Angala Eswari Koil Street, Sankarapuram, Thevaram -Via, Theni District - 625 530

21	ILLAYAKAD	
22	NESAM	
23	IDEAL	
24	REEDOW	
THIRUVALLUR DISTRICT		
1	Society of Daughter of Mary Immaculate	Amali Nagar, Keechalam, Podaturpet Via - 631 208.
2	Integrated Fisher Folk Development Project	Old Sheel Factory site, Pulicat(PO), Poinneri TK, Pin - 601 205.
3	Integrated Women Development Institute	14/57, Thiru Nagar, Villivakkam, Chennai - 600 049.
4	Centre for Rural Systems & Development	84, Bakthavatchalam Street, Lakshmipuram, Minjur - 601 203.
5	Pioneer Trad	47/2, Paddi Field Street, Perambur, Chennai - 600 011.
6	New Life Social Welfare Centre	No.32, Anna Street, Athipet, Ambattur Industrial Estate, Chennai - 58.
7	Madras Social Service Society	Kolping Tower II Floor, 147, TTK Road, Alwarpet, Chennai - 600 018.
8	Nehru Yuva Kendra	No.10, 2nd Street, K.K. Nagar, Manavalan Nagar, Tiruvallur - 602 002.
9	Integrated Rural Development Society	6, Namakkal Ramalingam Street, Rajajipuram Part II, Thiruvallur - 602 001.
10	McLevy Institute of Development Services	No.9, 21st Nethaji Street, GKM Colony, Chennai - 600 082.
11	Madras Social Development Society	No.63, New Street, Poonamallee, Chennai - 600 056.
12	Voluntary Health, Education & Rural Devt. Society	No.41, (Old No.19), Circular Road, United Colony, Kodambakkam, Chennai - 24.
13	Rashtriva Seva Samithi	12-A, Kunthan Chengalvarayan Street,

		Tiruthani - 631 209.
14	Ganammal Integrated Rural Women Devt. Society	J.N. Road, St. Anne's School Campus, Thiruvallur - 602 001.
15	The Guide	11, Senthil Nagar, Minjur - 601 203.
16	WISHALL	
THIRUVANNAMALAI DISTRICT		
1	Rural Education & Development Society	31, Alagiri Street, Chetpet - 606 801
2	Organisation for Rural Development	1/269, Lakshmi Nagar, Chetpet Road, Velapadi Post, Arni T.K., - 632 317
3	Village Education & Development Society	7/B, Pillaiyar Koil Street, Sankaranpalayam, Vellore.
4	Organisation for Rural Education	No.40, Kamarajar Street, Vettavalam - 606 754
5	People's Craft Training Centre	Kariyandal, Naidumanagalam, Tiruvannamalai - 606 802
6	Rural Social Welfare Society	Kanthapalayam Post, Polur Taluk - 606 901.
7	Rural Education & Economic Development Society	Veerasambanur, Thrumbur Post, Devikapuram (via), Polur Taluk, Tiruvannamalai.
8	Welfare Association for the Rural Mass	No.14, Sathanaicken Street, Tiruvannamalai
9	Heaven on Mercyful Earth	2/323, BDO Street, Vadamanapakkam Post, Cheyyar Taluk, Thiruvannamalai District.
10	Society for Women's Development	Then Mada Street, Thellar, Vandavasi Taluk, Tiruvannamalai.
11	Social Centre of People Education Trust	40/G2, Scope River View Street, Millath Nagar, Chengam, Tiruvannamalai.
12	Thirumani Cherai Udayar Charity Trust	Injimedu Village & Post, (Via) Peranamallur, Vandavasi Taluk, Tiruvannamalai - 604 503.

13	Nehru Yuva Kendra	No.22/2, Polur Main Road, Tiruvannamala - 606 601.
14	Bharathi Mahalir Gramma Munnetra	Mathalankula Street, Tiruvannamalai.
15	Don Bosco Tribal Development Centre	Jamunamarathur, Jawadhu Hills, Tiruvannamalai - 635 703.
16	Santhimalai Trust	Siva Nagar, P.B. No.7, Sri Ramanashramam PO, Tiruvannamalai - 606 603.
17	Sakthi Pengal Munnetra Sangam (VIA)	19, CC Road, Polur, Thiruvannamalai District
18	Srinivasan Services Trust (SST)	Opp. Indian Bank, AK Padavedu, Polur Taluk, Thiruvannamalai District
19	Women Education for Liberation (WEL)	23/139 B, Karthikeyan Road, Arni, Thiruvannamalai District
20	St. Xaviers Educational Development Society	Susai Nagar, Thatchur, Arni, Thiruvannamalai District
21	Rural Integrated Development Trust	467, BDO Officer's Line Thukkapet, Chengam, Thiruvannamalai District
22	Sadayanodai Ilagnar Narpani Mandram	92,Muthu Vinayagar Street, Thiruvannamalai District
23	Saraswathi Shanmugam Public Charitable Trust	CC Road, Kalasapakkam, Polur Taluk, Thiruvannamalai District
24	Association for Sustainable Community Development	14, West Pillayar Koil Street, Karunguzhi Post, Maduranthakam Tk, Kancheepuram District
25	Good Intention Fraternity Trust (GIFT)	498, Thanipadi Main Road, Chengam Taluk, Thiruvannamalai District - 606 707
26	Rural Organisation for People's Health and Education (ROPHE)	Pudumallavadi (Village), Mallavadi Post, Thurinjapuram, Thiruvannamalai - 606 805
27	Rural Development Organisation (RDO)	Vandavasi Main Road, Water Tank (Opp) Mahaiyur, Vandavasi Taluk - 604 505
THIRUVARUR DISTRICT		

1	Women's Association for Rural Development	37, Upstair, Keelavadamboki St, Kilvelur - 611 104.
2	Avvai Village Welfare Society	No.260, Public Office Road, Kilvelur - 611 104. Nagapattinam District.
3	World Vision of India	113, Pookkollai Road, Mannargudi, Tiruvarur.
4	Adi Dravidar Milk Produces & Services Society	Kankoduthavanithan, Kavalakudi - 610 113.
5	Babuji Rural Women Welfare Society	Therkkumadavilagam, Thiruvarur District.
6	Nehru Yuva Kendra	No.23/136, New Street, Mayavaram Main Road, Tiruvarur - 610 002.
7	Society for Community Organisation & Rural Devt.	Alankottai - 614 018. Mannarkudi TK.
8	Bharathamatha Family Welfare Foundation	1, Mettu Street, Thiruthuraipundi Taluk, Tiruvarur.
9	Annai Social Welfare Centre	Karakattu Theru, Thiruvarur .
10	Thanjavur Multipurpose Social Service Society	2851/50, Trichy Road, P.B. No.77, Thanjavur - 613 001.
11	Sheila's Unit for Helath & Social Affairs	3, East Street, Old High School Building, Needamangalam - 614 404.
12	Sri Jayendral Rural Development Society	Mudaliar Street, Kottur - 614 708. Mannargudi Taluk, Thiruvarur District.
13	Bharathi Women Development Centre	Vilagam, Kattur, Manakkal Attaypettai (Via), Tiruvarur - 610 104.
14	Periyar Organisation for Women	Periyar Nagar, Vallam - 613 403. Thanjavur District.
15	Amma Women Development Trust	Thiruthuraipoondi, Thiruvarur District
16	Venkateswara Educational & Rural Development Trust	Kachanam, Thiruvarur District
THOOTHUKUDI DISTRICT		

1	Scientific Educational Devt. of Community Organisation	Sathankulam - 628 704. Thoothukudi.
2	Centre for Rural Technology for Community Devt.	1/79, Madona Street, Virapandianpuram, Thoothukudi - 628 261.
3	YMCA Rural Community Development Project	Raja Martin Farm, Rajapudukudi, Kayathar (Via) - 628 401.
4	Centre for Social Reconstruction	32/55, Mailappapuram Street, Tiruchendur - 628 215.
5	Tuticorin Multipurpose Social Service Society	Bishops House, P.B. No.122, Thoothukudi - 1.
6	Social Change & Development Trust	2, Salai Street, Vannara Pettai, Tirunelveli.
7	Award Movement	2/179, Jeyalakshmi Bhavanam, Deivacheyalpuram Keelatheru, Ellainayakkanpati - 628 851.
8	Centre for Education Devt. In Action Research	Near Palani Andavar Koil Street, Kovilpatti - 628 501. Thoothukudi.
9	Gramodhaya Social Service Society	5/178A, Tiruchendur Road, Seidunganallur - 628 809.
10	Suvisesapuram & Neighbourhood Devt. Society	Sunyside, Suviseshapuram, (Via) Ittamozhi - 627 652. Thisayanavilai TK., Thoothukudi.
11	Kasthuribha Mahila Mandal	20-A, Vilavaramathu Patti Street, Vilathikulam TK, Thoothukudi, Pudur - 628 905.
12	RUSET (Rural Service Trust)	Masarpatti PO - 626 202. Thoothukudi
13	Chidambaranar District Arivoli Iyakkam	Collector's Office, Korampallam, Thoothukudi - 628 101.
14	Nehru Yuva Kendra	No.23/B, P C Road, 3rd Mile Road, Kamaraj
15	Women's Education for Development Trust	1/11A, Rayan Complex, North Car Street, Tiruchendur - 628 215.
16	Tirunelveli Social Service Society	2-A, St. Marks Street, P.B.No.8,

		Palayamkottai - 627 002.
17	Women Education & Employment Development Society	Nava Mudalur, SDG Church Road, Mudalur - 628 702. Thoothukudi District.
18	Chevalier JLP Roche Victorua KSG	111/3, Derose Centre, Nehru Nagar, Ols SBI Colony, Thoothukudi - 628 002.
TIRUNELVELI DISTRICT		
1	Suvisesapuram & Neighbourhood Development Society	Sunnyside Suvsesapuram, Ittamozhi Via, Tirunelveli.
2	Malarchi Trust	Pattathur, Ramanathapuram, Veeranallur Post, Tirunelveli.
3	Aussi Community Development & Educational Society	59-A, South Veeranallur, Veeranallur Post, Tirunelveli.
4	Masses Action for Integrated & Development	3/65, A-Shanmuganallur, Periyakovilankulam, Sankarankoil, Tirunelveli - 627 756.
5	Tirunelveli Social Service Society	2A St. Maries Street, P.B. No.8, Palayamkottai, Tirunelveli - 627 002.
6	Centre for Rural Technology	13/5/2, Jahadil Cottage, Banglow Surandi - 627 859. Tirunelveli.
7	Community Organisation Development Education	Mahendrapuram, Rahdapuram, Tirunelveli - 627 011.
8	Bullock Cart Workers Development Association	17, Anavarthanam Pillar Compound, Middle Street Panagudi - 627 109.
9	Rathinavel Subramanian Educational Trust	RVS Krishi Vigyan Kendra, Urmelagiahian Post, Ayikudi, Tirunelveli.
10	Centre for Peoples Education	Surandai Road, Pavoorchatram, Tirunelveli - 627 808.
11	Action Trust	69, Maravar Colony North Street, Valliyur - 627 117, Tirunelveli.
12	Island of Peace	Kalakad - 627 501. Tirunelveli

13	Rural Improvement Project	18, Cheran Mahadevei Road, Panagudi, Tirunelveli - 627 109.
14	Arumbugal Trust	No.201, Kumarasan Colony, Maharaja Nagar PO, Tirunelveli - 627 011.
15	Community Action for Social Transaction	Main Road, Poothathankudieruppu, Thiruviruthanpalli PO, Cheranmahadevi - 627 414.
16	Community Action for Food Rural Development	5/26-C, Second Seven Wells Street, Butt Road, St. Thomas Mount, Chennai - 600 016.
17	Gramodhaya Social Service Society	5/178-A, Tiruchendur Road, Seidunganallur - 628 809. Tirunelveli.
18	Rural Reconstruction Organisation	8/66, VM Colony, North Ariyanayagipuram - 627 603. Tirunelveli.
19	Nehru Yuva Kendra	6, 5th Street, Maharaja Nagar, Sivanthipatti Road, Tirunelveli - 627 011.
20	Janapriya Trust	North Christian Street, Ukkirankottai - 627 202.
21	Pasunthalir Seva Sangam	59A/2-4, Thendral Street, DANA, Vicramasingapuram, Ambasamudrum, Tirunelveli - 627 425.
22	Child Labour Society	Tirunelveli.
23	Social Change & Development	2, Salai Street, Vannarpet, Tirunelveli - 627 003.
24	Amar Seva Sangam	Ayikudi, Senkottai, Tirunelveli District+C354+C503+C453+C403
VELLORE DISTRICT		
1	Self Help Association for Rural Education & Employment	Adukkambarai Village & Post, Opp. TB Sanatorium, Vellore - 635 810.
2	Women Organisation for Rural Development	536, Phase-II, Sathuvachery, Vellore - 632 009.
3	Karunya Community Development Centre	Murukeri Village, Ariyur Post, Vellore - 632 005.

4	Bosco Institute of Social Work	Secred Heart College, Thirupattur, Vellore - 635 601.
5	Centre for Rural Health and Social Education	A-11, Ashok Nagar, Thirupattur, Vellore - 635 601.
6	Women Education Development Trust	5, Sathyamurthi Koil Street, Arakkonam - 631 001.
7	Society for Agricultural Rural & Environmental Devt.	159/69-A, Karpagam Nilayam, Kannamangalam Road, Arcot.
8	People Organisation for Educational Traning Society	38, (54-A) Abbu Subbaiya Street, Pichanoorpet, Gudiyatham - 632 601.
9	Rural Unit for Health social Affairs	Rusha Campus, Kavanur, K.V.Kuppam Block, Vellore - 632 209.
10	Trust in the Area of Social Activities	1, Pollachi Amman Koil Street, Arakkonam - 631 001.
11	Indian Council for Child Welfare	13, 6th East Main Road, Gandhi Nagar, Vellore - 632 006.
12	Society for Rural Development Promotion Services	PB No.14, 195/15, Vallalar Nagar, Tirupattur - 635 601.
13	Nehru Yuva Kendra	No.1, Ranganathapuram Road, (Opp. G.V. Plot) Sathuvachari, Vellore - 632 009.
14	World Vision of India	Pernambut - 635 810. Vellore.
15	Female Education & Development Trust	55/5, MGY Complex, Old Bus Stand Opp. Tirupattur - 635 601.
16	Village Education & Economic Development Unit	153, Sevoor PO SLRS (Via), Vellore - 632 106.
17	Kaveri Comprehensive Rural Development Society	Vadavanda Mada Street, Chery Post, Iyampettai, Kaveripakkam - 632 508.
18	Integrated Women Health and Development Society	319, Chinna Bazaar Street, Pernambut - 635 810. Vellore.
19	Community Reconstruction of Social Service	8, 22nd East Cross Road, Gandhi Nagar East, Vellore - 632 006.

20	Gramapura Thozilalargal Membattu Samgam	4, Perumal Street, Thirupoor Kumaran Nagar, Arani Road, Thimiri - 635 512. Arcot TK.
21	Social Education & Economic Devt. Trust, (SEED)	83, Bharathi Nagar, Tirupattur - 635 601. Vellore.
22	Communication Centre for Relief Action	106, Vallimalai Street, Katpadi, Vellore - 632 007.
23	Women Organisation for Rural Literacy & Development Society(WORLD)	Thirupathur, Vellore District
24	Peoples Education and Economic Development Society (PEED)	Kandhili , Vellore District
25	Bharath Educational Trust (BET)	Anaicut. Vellore District
26	Faith Employment Education Training Society (FEETS)	Vellore - 632 001
27	Kalai Bharathi Economic Development Trust (KBEDT)	Sholinghur, Vellore District
28	Guidance Society for Labour Orphans and Women (GLOW)	Sowlore, Thirupathur, Vellore District
VILLUPURAM DISTRICT		
1	People's Organisation for Welfare & Education in Rural	Kangeyanur, Kanai - 605 301. Villupuram.
2	Kalvi Kendra	15, Panampattu Road, Uralkaraimedu, Villupuram - 605 602.
3	Bullock Cart Workers Devt. Association	PB No.93, 454, East Pandi Road, Villupuram - 605 602.
4	Palmyra/Aromitra Centre for Ecological Lanuse & Rural	Aurobrindavan, Auroville - 605 101. Villupuram.
5	Animators for Community	Arakandanallur, Tirukoilur Taluk, Villupuram.

	Development	
6	People Multipurpose Development Society	Mangalam, Kakkanur Post Kedar Via - 605 402. Villupuram
7	SEED Trust	16-A, East Kandasamipuram, Ulundurpet - 606 107. Villupuram.
8	World Vision of India Ginge ADP	No.7, 4th Cross Street, East Shanmugapuram Villupuram - 605 602.
9	Veeraganur People Integrated Development Centre	5/126, Gandhi Road, Rishivanthiyam, Sankarapuram Taluk, Villupuram.
10	Centre for Co-ordination of Voluntary Works & Research	9, Raja Tesing Nagar, Desurpattai Road, Gingee - 604 202. Villupuram.
11	Annai Theresa Samuga Sangam	101, Mela Veethi, Thirukoilur TK - 605 757.
12	People's Development Centre	Govt. Hr. Sec. School Back, Marakkanam - 604 303. Tindivanam TK, Villupuram.
13	Heart Health Education Association for Rural Tribals	3 Indira Nagar, Cuddalore Rd, Virudhachalam SAMSSS-NGO, Opp. Police Ln. Vikravandi-605 652
14	Rural Community Trust	108/32, Salem Main Road, Anna Nagar, Kallakurichi - 606 202.
15	Vivekananda Seva Partishitan	Sri Sarada Ashram, New Edaikkal Uiundur - 606 107.
16	Nehru Yuva Kendra	No.4/288, Ramaiya Nagar, K.K. Nagar, Saalamedu, Villupuram - 605 602.
17	Centre for Rural Health & Social Education	Sidha Division, Nemur Via - 605 203. Villupuram.
18	REWARD Society	13, Chairman Chidambaram Street, Villupuram
19	Hand in Hand	
VIRUDHUNAGAR DISTRICT		
1	Madurai Multipurpose Social Service Society	Saucta Narvu, By Pass Road, Virudhunagar.
2	Blossom Trust	35, Sekkilar Street, Virudhunagar.

3	Rural Education Centre for Development	Chatrapatti, Sattur Post, Virudhunagar.
4	Kasthuribai Mahalir Mandal Shanmuganathapuram	Shanmuganathapuram, Naicker Thottam (Near), New Bus Stand (Opp). Aruppukottai.
5	Covenant Centre of Development	Mukkulam Via, Pulvaikarai, Narikudi, Virudhunagar.
6	Sucheta Kiripalani Rural Development Centre	6/139-A, Valluvana Street, VOC Nagar, NGO Colony, Virudhunagar.
7	Development Action for Women in Need	Madurai By Pass Road, Near Sivasu Road Cross, Virudhunagar.
8	TNCR Padmavathi Free Medical Charities	12/B, Hospital Road, Kamaraj Nagar, Rajapalayam, Virudhunagar.
9	Society for Peoples Education & Economic Change	6/1, Kariapatti Road, Tiruchuli - 626 129. Virudhunagar.
10	Organisation of Development Action & Maintenance	3/29, East Car Street, Aruppukottai Road, Virudhunagar.
11	Indian Council for Child Welfare	65/C, Nethaji Road, MKS Building, Srivilliputhur, Virudhunagar.
12	Nehru Yuva Kendra	No.49, Bharathi Nagar, 2nd Street, Pullalakottai Road, Virudhunagar - 626 001.
13	PASS - NGO	Taluk Office Road, Tiruchuli - 626 129
14	READY - NGO	Tiruchuli, Virudhunagar District
15	SEEDS - NGO	Athipatti, Aruppukkottai - 626 101
16	TEST - NGO	Srivilliputhur
17	WOMEN - NGO	Aruppukkottai
18	ASSOD	Tiruchuli, Virudhunagar District
19	CYBIO	Vembakkottai, Virudhunagar District
20	PROGRESS	Vembakkottai, Virudhunagar District
21	RESDO - NGO	169,Katcheri Road, Virudhunagar - 626 001

22	JEENS - NGO	61, Lakshmi Complex, Kasukadai Bazzar, Aruppukkottai, Virudhu Nagar District - 626 101
23	SSRD - NGO	3/15, M.Pudupatti, Thiruthangal Via, Sivakasi - 626 130
24	VMMK - NGO	5/123, Seethakathi Street, Virudhunagar - 626 001
25	HRF - NGO	6/1157, ASARI Colony, Satchiapuram, Sivakasi - 626 124, Virudhu Nagar
26	PMM - NGO	156, Vadampokki Street, Vellaikottai, Aruppukkottai - 626 -101, Virudhu Nagar District
27	REWARD - NGO	No. 10-C, Parasakthi Colony, Sivakasi - 626 123, Virudhu Nagar District
28	SWEAT - NGO	Manthiriodai Post, Kariapatti Taluk, Virudhu Nagar District
29	Help Trust	

Source: Tamil Nadu Women Development Corporation, Chennai.

APPENDIX - II

DEED OF AGREEMENT BETWEEN TAMIL NADU WOMEN DEVELOPMENT CORPORATION AND NGO

(Specimen copy)

This Agreement made on the .... one thousand nine hundred and ninety nine between the TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LIMITED, a Government Undertaking incorporated under the Companies Act, 1956 and having its registered office at 100, Anna Salai, Guindy, Chennai - 600 032 hereinafter refered to as DeW, the party of the first part which expression unless it is repugnant to the context shall include its Managing Director / Executive Director, successors-in-office etc., and .... (a Non-Governmental Organisation / Voluntary Organisation) registered under the Societies Registration Act 1860 / Registration of Trusts Act on ...., currently valid and having its registered office at ....herein after referred to as ...., the party of the second part which expression unless it is repugnant to the context shall include its office bearers viz., Director, Secretary, President or any other competent officer and their successors-in-office;

AND WHEREAS the party of the first part is a company incorporated under the Companies Act 1956 and fully owned by Government, engaged in implementation of the Tamil Nadu Women's Development Project in Tamil Nadu aiming at empowerment of women through social and economic upliftment of women below the poverty line, with highest priority on the poorest of poor and disadvantaged sections, by forming them into Self Help Groups (SHGs), encouraging thrift & credit, a variety of training programmes for capacity building, providing access to institutional finance for income-generating activities based on willingness and eligibility of groups, and ensuring sustainability over time;

AND WHEREAS with this objective in view, the party of the first part desires to utilise the field level experience of reputed Non-Governmental Organisations (NGO) in the process of identification of eligible women members as per project eligibility criteria for formation of women's Self Help Groups, imparting suitable training, motivating internal group savings and internal lending, for consumption as well as productive purposes, assisting in the selection of Animators and Representatives, training of Animators, Representatives, Supervisors, Trainers and others and providing other inputs in the socio-economic spectrum, which will help achieve the mission objectives of social and economic empowerment of women, which in effect the services of the party of the second part viz............. (NGO) would be rendering as per the Project with the overall guidance and direction of the DeW;

AND WHEREAS the party of the second part have agreed to provide all the services required to implement the above said project, the parties of both the parts following written correspondence and discussions mutually agreed to include the following functions;

AND WHEREAS in consideration of remuneration agreed to be paid as per the guidelines indicated in this agreement and as modified by the Government from time to time, the party of the second part viz.................. (NGO) shall perform and discharge the following functions enumerated below:

1. Formation of Self Help Groups of eligible women, preferably in the age group of 21-60, belonging to families with a total annual income as stipulated in IRDP norms or as redefined by the Tamil Nadu Corporation for Development of Women in subsequent periods with reference to such other criteria as may be laid down by Government from time to time and the advice of DeW.
2. Assisting in selection of Animator, who is a suitably qualified woman resident of the same village and a member of the group, and in the selection of representatives as per the design of the Project and the advice of DeW from time to time.
3. Providing adequate supervisory services for the Self-Help groups for their effective functioning.
4. Arranging regular cluster- level women's group meetings and getting the views and opinions of the participating women in the implementation of the project and furnishing such other relevant information as required by DeW from time to time.
5. Motivating and assisting SHGs in organising cluster-level and higher-level federating structures of groups and suitable federating structures required for economic activities and providing them continuing support until they are self-sustaining.
6. Designing of skill-oriented and attitude-oriented training programmes with emphasis on aspects like communications, gender issues, self reliance, group dynamics, importance of savings, banking procedures, simple accounting programmes of the Government, reporting requirements, functional literacy and other issues in accordance with the training manuals prepared by DeW Ltd., in consultation with experts.
7. Conducting training programes for Animators, Represen- tatives and participating SHG members and other categories of participants and functionaries after getting the prior approval of the PIU. The training programmes will be in accordance with the training manuals/and curriculum already developed by DeW.
8. Conducting refresher training courses on an annual basis based on the needs felt by the field staff, and as approved by DeW from time to time. Conducting cluster level and local level workshops as per plans drawn up in consultation with DeW which provide an opportunity for the field level staff to bring forth their field problems for discussions and to find solutions.
9. Evaluating Animators with relation to their existing attitudes and qualities and motivating them to perform the functions expected of them in the best interest of

SHGs and their members and reporting the same to the PIU, and taking necessary corrective steps.

10. Providing continuous support to Animators and groups, particularly in the management of the savings and the internal loans, through a quarterly review-cum-training workshop at the cluster level and in other areas as required by the PIU.
11. Coordinating conduct of district level workshops and planning workshops in the district which would provide a forum for assimilating past experience and working towards improvements in the implementation process.
12. Participating in D.P.C.C. meetings with necessary reports.
13. Participating in C.P.C.C. meetings with necessary reports.
14. Co-operating with and assisting the agencies appointed / authorised by DeW to conduct benchmark surveys, evaluation, other studies, special training programmes/assisgnments.
15. Providing necessary guidance and support for income generating activities of the SHG members.
16. The ....(NGO) shall cause the books of accounts of the groups to be audited on an annual basis by a certified chartered accountant, and evolve a system of such auditing on a regular basis which is sustainable even without the NGOs intervention after the project period.
17. To assist SHG members to access credit from different sources based on eligibility.
18. To assist in the full repayment of loans and to motivate SHGs to avoid non-performing accounts.
19. Any other functions including advisory functions, that would be suggested by DeW from time to time for successful implementation of the project.
20. To follow guidelines as issued by DeW Ltd for the successful implementation of the project from time to time.

AND WHEREAS in consideration of the services to be rendered, by party of the second part for the entire duration of the project and whereas the party of the first part after consideration of relevant aspects, agreed to provide part financial assistance (not intended as full-cost coverage), termed as NGO support cost, as per the Annexe-I. The NGO support cost would be released annually as per orders of the Government of Tamil Nadu and as revised from time to time based on performance of the NGO in the project in relation to the parameters as indicated in Annexure I, and the terms of G.O.'s issued by the Government from time to time. Apart from the above, the party of the second part will also be paid the training cost as per the Annexe- II. The exact amount of training cost to be released to............ by DeW will depend on the actual training conducted by..................

AND WHEREAS the.......... ,party of the second part agreed to receive the above said financial assistance and to abide also by the following terms and conditions:

1. ....shall undertake the responsibility of implementation of the project as per guidelines issued by DeW, in the following blocks and villages.
2. Work shall be done, based on the Annual Action Plans that would be jointly worked out by .... (NGO) and PIU and approved by the PMU of DeW .
3. ....shall encourage and ensure that all the women in the groups make internal savings and generate group funds from which consumption loans could be availed by the individuals as contemplated in the Project.
4. ....shall engage cluster coordinators in their organisation at the rate of one cluster coordinator for every 5 village panchayats (approx.15 groups).
5. NGO shall provide all other services indicated above and discharge their functions in letter and spirit as contemplated in the project.
6. Any over - run of costs in respect of training and/or its administrative costs or other costs for fulfiling this Agreement shall be met by NGO.
7. The annual financial requirements on account of training shall be provided by DeW as indicated in Annexure-III.
8. .... (NGO) shall prepare and submit to DeW item-wise quarterly and annual action plan for training alongwith estimates of expenditure at the beginning of every quarter and year respectively to facilitate release of funds in instalments, and successful feedback on utilisation of funds during the previous quarters.
9. The ....(NGO) support cost shall be paid only based on performance as laid down in Annexure I, and would be as per G.Os issued from time to time.
10. Under normal conditions accounts for the year concluded shall be rendered within a period of three months from the end of the financial year by ....(NGO). ....(NGO) shall furnish a certificate of utilisation of funds duly certified by its auditors to DeW within three calender months of the utilisation of the amount in the following format:
11. *"Certified that the sum of Rs......./- (Rupees ....) has been utilised out of the support costs of Rs........................../- (Rupees.................................) provided by DeW,Chennai. It has also been duly certified that the said support costs has been utilised for the purpose for which it was paid vide their reference No........" dated ...., for the period from .... to ...."*
12. On receipt of the above said financial assistance from DeW, ...(NGO) shall open a separate Bank Account, inform DeW about such opening and shall deposit all funds received from DeW only in the said Bank Account.
13. Proper books of account shall be maintained and updated on a daily basis regarding utilisation of the said funds and ....(NGO) shall cause the same to be audited by a reputed Chartered Accountant once a year,and submit an audit report every year.
14. The .... (NGO)'s said bank account shall be open to special audit and inspections by DeW or their authorised representative, at any point of time during the currency and existence of this agreement.

15. The DeW hereby reserves the right to levy and recover interest at the rate of 12% per annum by way of penalty on the amounts sanctioned and released in addition to the amounts so released to ....(NGO) in the event of violations of the terms and conditions of the agreement by ....(NGO) who is to pay the same on demand.
16. A progress report indicating the progress in the project relating to key issues, shall be furnished to the PIU and PMU, DeW as required, on a monthly/quarterly/half yearly/annual basis within 15 days of the close of each month/ quarter/half year/year as required by DeW in the format and manner prescribed.
17. DeW at its sole discretion reserves the right to recall the funds already released or stop/suspend release of further funds if it finds that services are not rendered properly/satisfactorily or funds are not being utilised by .... (NGO) as envisaged in the original or subsequently modified project with the interest earned on it.
18. DeW at its sole discretion reserves the right to engage another Non-Governmental Organisation/Non-Governmental Organisations in the place of .... (NGO) if in the opinion of the DeW the latter fails to discharge its duties satisfactorily or abandons the work in any part of a particular year so as to complete the unfinished work relating to that particular year and all the costs in such an eventuality shall be recoverable from the ....(NGO).
19. DeW also reserves the right to engage one or more Non-Governmental Organisations besides................. for implementing the project for any particular year or years if in its considered opinion such action would bring in better results.
20. Wherever needed........ (NGO) may engage other local NGOs who are alrady familiar with the area for assisting in effective implementation of the project. However the responsibility for implementation of this project will be with the party to this agreement.
21. DeW and ....(NGO) agree that all disputes relating to the scope, extent of interpretation and meaning of the agreement and any dispute arising thereof shall be decided by the Managing Director, DeW. All unsettled issues shall be referred to Board of Directors of DeW, and the decision of the Board shall be final and binding on the ....(NGO).
22. The duration of the project shall be for a period of 5 years from the date of commencement of the project. This is extendable by mutual consent based upon further orders of the Government of Tamil Nadu.
23. ....(NGO) shall refund the unutilised portion of the amount released on expiry of project period or even earlier when funds are no longer required for the purpose for which they were released alongwith the interest earned out of these unutilised funds.
24. DeW and ....(NGO) further agree to add, alter or amend any part of the terms and conditions setforth herein from time to time if such additions, alterations or amendments are felt necessary, after mutual consultations.

25. DeW and ....(NGO) agree that both reserve the right to withdraw from the agreement after two month's notice/intimation in which case the agreement will come to an end subject to completing the obligations of the respective parties till the end of that particular year or upon full recovery of monies due to any of the parties or both. Upon receipt of such notice of termination, both parties shall take immediate steps to terminate their activities under the agreement. No further disbursement of funds from DeW to NGO will take place. The NGO shall undertake no forward commitment and shall return to DeW, within 30 days, all unspent funds provided by DeW.
26. Recoveries of monies due can be enforced in Court of law.
27. The ....(NGO) shall not collect or cause to collect any money towards any celebrations or in the name of service charges, donations, insurance etc. from the members of the groups under Mahalir Thittam without prior permission from DeW.
28. During participation in the Tamil Nadu Women's Development Project (Mahalir Thittam), the ....(NGO) should ensure that neither they would participate in any political or fundamentalist activities nor the group members are to be involved in the above activities.
29. The ....(NGO) shall motivate each group to maintain the following registers/books as required under the project as per direction of DeW
30. The NGO shall be fully responsible for all work and services performed by its personnel, agents, employees and resource persons.
31. The ....(NGO) shall inform DeW regarding any major change in their constitution or Board and shall comply with all statutory obligations and DeW reserves the right to severe the contract with the NGO for violation of any of these conditions.
32. For any criminal misconduct either party can approach the courts.
33. Notwithstanding any of the clauses/conditions listed above, the Corporation reserves the right to alter/modify/add/delete certain clauses in accordance with Government orders issued from time to time.
34. In witness thereof the aforesaid parties hereinto put their seals and signature on the day, month and year first written above.

Witness:

Signature of the first party.

1. ....

2. ....

Signature of the second party.

ANNEXURE – III

NGO support costs

NGO support cost per group for 5 year intervention: (as per Government orders which may be modified from time to time):

	Support Cost in Rs.		
Description of support cost	*For first group in a Panchayat village*	*For second group in a Panchayat village*	*For third and subsequent groups in a Panchayat village*
Group formation	700	520	350
Monitoring (total for 4 years)	4,400	3,300	2,200
Establishing sustainable people's Organisation	1,320	1,000	660
Establishing credit linkages thro' financial institutions	135	135	135

The release of the above mentioned support costs will be governed by the following conditions:

I. Group formation:

The group will be deemed to have been formed and functioning provided the following conditions are satisfied.

1. Meetings are held at regular intervals (weekly, once in ten days or fortnightly) and the Minutes of the meetings are being recorded.
2. Regular (weekly, once in ten days, fortnightly) savings is being done by the members.
3. An account has been opened in the name of the group in any Scheduled Commercial Bank/Central Co-operative Bank/Regional Rural Bank.
4. An animator has been identified for and by the group.

These aspects would be checked by the PIU, not earlier than three months after the date of formation of the group. Date of formation of the group will be taken to be the date on which the bank account was opened.

II. Monitoring:

The support cost towards monitoring will be released every year for 4 years subject to the following conditions:

1. Release and amount paid will be based on grade of the group and as per guidelines given in (2) to (4) below.
2. Repayment percentage is not less than 95% (for both external loan and sanga loan).
3. Cluster level federation is functioning regularly and effectively.
4. The group account has been audited every year.

Item (2) & (3) above would be applicable for groups of more than 2 years. The exercise of grading will be done internally or through an external agency by DeW.

Determination of eligible NGO support cost (Monitoring) will be based on the following norms:

Status of SHG	**% of eligible payment for Monitoring**
A grade & parameters (2) to (5) achieved	100%
A grade & 1 of the parameters, not achieved	80%
A grade & 2 or more of the parameters not achieved	70%
B grade & parameters 2) to 5) achieved	70%
B grade & 1 of the parameters not achieved	60%
B grade & 2 or more of the parameters not achieved	50%
C grade & all 5 parameters achieved	50%
C grade & 1 of the parameter not achieved	30%
C grade & 2 or more of the parameters not achieved	20%
D grade	Nil

If there is an improvement in the grade in the next year, the differential amount from the support cost paid in the previous year would be paid additionally. The amount as per the current year grading and other parameters achieved will also be paid.

III. Establishing People's Organisation for ensuring sustainability:

The payment for establishing people's organisation for ensuring sustainability would be released subject to the following conditions:

A. Indicators:

1. Sustainability - applicable for all groups of 4 years and above. Group graded "A" would be deemed to be sustainable. This will be assessed based on group-grading and covers factors like percentage of repayment, multiplication factor of internal loans given out of the group common fund, payment of animators honoraria by the group itself, group income generation programme, etc. During the project period, parameters may be changed based on experience and consultation. Then the revised parameters would apply.
2. Existence of Group Reserve Fund in the group
3. Membership and active functioning in cluster level federation.
4. Repayment percentage of both internal loans and institutional credit not less than 95%

B. Payment pattern (as per indicators in A above):

Status of SHG	**% of full payment eligible for ensuring people's organisation for sustainability**
If all indicators 1 to 4 above are met	100%
Grade A & indicator 1 is met: but either one of 2, 3, 4 are not met	80%
Grade A & 1 is met: but two or more indicators of 2 to 4 above are not met	70%
Grade B & 2 to 5 are met	70%
Grade B & either one of 2 to 5 not met	60%
Grade B & two or more of 2 to 5 not met	50%
Grade C & 2 to 5 met	50%
Grade C & either one of 2 to 5 not met	30%
Grade C & two or more of 2 to 5 not met	20%
Grade D	Nil

IV. Support cost towards establishing credit linkages:

Support cost towards establishing credit linkages with banks and other sources arranged by the NGO/PIU will be released subject to the following conditions:

1. The loans have been sanctioned and documentation completed.
2. The assets have been created.
3. Training before and after asset creation has been completed.
4. The quantum of credit eligible for support cost shall be a minimum of Rs.5,000/- per SHG member linked by loans.

ANNEXURE - IV

TRAINING PROGRAMMES

(Maximum scale of finance)

Type of training	TA per member *	Lunch & Refr. *	NGO expenses	Total per SHG member	No. of days of training #
Animators & Representatives	20	25	30	75	24
Representatives	20	25	30	75	10
Cluster Level Representatives	20	25	30	75	4
SHG Members	20	25	30	75	10
Exchange/Study visit				Rs.1500 Lump sum per group	
Weak group	20	25	30	75	6

- Detailed guidelines for the training schedule and content as prescribed by DeW.

* - TA should be paid and Lunch and refreshment should be actually provided to the trainees who attend, irrespective of where the training is conducted.

ANNEXURE – V

TRAINING SUPPPORT COSTS

1. First instalment of 30% advance of three month's schedule may be given on receipt of three month's schedule
2. Second instalment of 30% advance of three month's schedule on receipt of successful feed back on the first month programme during the second month;
3. Third instalment of 30% advance of three month's schedule on receipt of successful feed back on the second month's programme during the third moth;
4. Final 10% on submission of final reports on the three month's schedule during the fourth month of completion of scheduled programmes.

ANNEXURE - VI

TAMIL NADU WOMEN'S DEVELOPMENT PROJECT
NGO INFORMATION / INSPECTION REPORT

I. BACKGROUND DATE

1. Name :
2. Address :
3. Telephone No. :
4. Date of Registration :
5. Registration No. :
6. Registered under (Act) :
7. Whether original Registration certificate was physically verified by inspecting officer
8. Whether re-registration : done? Check original
9. Foreign Contribution : Regulation Act approval Number (if any)
10. Building - Rented/Owned/Other :
11. - Type of Structure :
12. - Approx. area (sq.ft.) :

II MANAGEMENT DATA

1. Managing Trustee/President (Name):
2. Secretary (Name) :
3. Treasurer (Name) :
4. No.of staff for Administration (Permanent)
   Part time :
   Full time :
5. No.of field staff available for the Tamilnadu Women's Development Project (Permanent)
   Part time :
   Full time :
6. Are any of the Directors in this NGO Director of any other NGO elsewhere in the district or state?:

III. ACTIVITY DATA

01. No.of years of effective operation :
after registration
02. Location (area of operation) : ………….. 1……….. ………….
(Districts/Block/Villages) District 2……….. ………….

3……….. …………
Blocks(name) Villages(NGO)
03. Activities, Projects :
Completed
04. Activities, Projects ongoing :
05. Area(s) of specialisation or come :
to advance notice
06 Was the NGO ever black listed :
by any funding Agency/District
Collector/GOI or GOTN
(Please ascertain from District Collector)

IV. RESOURCE PERSONS/TRAINERS

V. 01. Trainers/Resource persons : Area No.
available (if any) 1…………….. ………………
2…………….. ………………
3…………….. ………………
----------------- -----------------
Total
----------------- -----------------

VI. SOURCES OF FUNDING

VII. 01. Funding (Past) : Sources Amount (Rs.)
1…………….. ………………
2…………….. ………………
3…………….. ………………
----------------- -----------------
Total
(01) ----------------- (2)----------------
02. Funding (Current) :
1…………….. ………………
2…………….. ………………
3…………….. ………………
----------------- -----------------
Total
(03) ----------------- (4)----------------
03. Is the NGO being funded :
by any other agency for the SHG
programme
(Please check the audited accounts
and records of the NGO)
04. Have accounts been audited for last :
two years? Pleae indicate the address
and telephone number of statutory
auditor. Any other remark?

VIII. WILLINGNESS

IX. 01. Is the NGO willing to be listed : Yes No
with the Tamil Nadu women's
Development Corporation for the
Implementation of the TNWDP?
(Please circle relevant option)

X. FIELD INSPECTION

(Please collect the list of works :
habitation and Panchayatwise done
by NGO in last two years especially
related to women development and
choose two or threee by RANDOM
and send your report as follows)

1. Does the NGO have the confidence :
of the local people?
(Give specific observation)

02. Does the NGO have good reputation :
amongst the area covered?
Substantiate

03. Point out what you fed are substantial :
conribution to the area based on your
field visit
(Village-wise remarks for the villages
you visited)

IV. RECOMMENDATION OF INSPECTING OFFICER

(Please clearly circle relevant
portion)

01. Overall remarks of Inspecting :
Officer (Please give your overall
Impression about the NGO)

02. I recommend/do not recommend :
this organistion for listing with
the Tamilnadu Corporation for
Development of Women Limited

03. Inspected on (date) :

04. Signature :
(Officer not below the rank of
Deputy collector)

05. Name (in Capitals) :

06. Designation :

07. Seal :

ANNEXURE - VII

Voluntary organization- Grading Format

(Max.marks 100)

Sl No	Name of Indicators	Range of Measure
1.	**COVERAGE OF SC/ST HABITATIONS** i) No of SC/ST habitations in this NGO area ii)Total SC/ST habitations covered iii) Percentage	76% to 100% 51% to 75% < =50%
2.	**PLF Formation** i) Total Village Panchayats allotted ii) Total PLFs formed iii) Percentage	81% - 100% 61% - 80% 41 % - 60% < = 40%
3.	**BLF Formation** i) Total Blocks allotted ii)Total BLFs formed iii) Percentage	51% - 100% 26% - 50% < = 25 %
4.	**Defunct groups** i) Total SHGs ii) Total defunct SHGs iii) Percentage	0 % 0 - 1 % Above 1 %
5.	**Minority targeting** i) Total Minority women Population in their allotted Area / Panchats ii) Total minority SHGs formed iii) Total minority SHG women iv) Percentage of coverage	51 % -100 % 26 % -50 % < = 25 %
6.	**GROUP DYNAMICS** **Frequency of Group Meeting** i) No of SHGs ii)No of SHGs conducting meetings weekly iii) Percentage iv)No of SHGs conducting meetings Fortnightly v)No of SHGs conducting meetings monthly	(weekly) 81% - 100% 41% - 80% < = 40%
7.	**Regularity in Savings** i) Total No of SHGs ii)No of SHGs do savings weekly once iii) Percentage iv)No of SHGs do savings Fortnightly once v)No of SHGs do savings monthly once	(Weekly) 50 % and Above 41 % -50 % < = 40 %

8.	**Rotation of Sangha Loans** (i) Total Sangha loan issued - Rs. (ii) Total Sangha savings - Rs. (iii) Ratio =(i) / (ii)	Above 2 1-2 <1
9.	**Repayment of Sangha loans** i) Total Sangha loan issued - Rs. ii)Total Sangha loan recovered Rs. iii) Percentage	96% to 100% 91% to 95% < = 90%
10.	**Writing of accounts** i) Total SHGs ii) No. of SHGs writing their Accounts by their animator/members iii) Percentage iv) No. of SHGs writing their Accounts by non - SHG persons - ; & ....% v) No. of SHGs writing their Accounts by NGO CCos - ; & ....%	(by SHGs) 76 % -100 % 51 - 75 % < = 50 %
11.	**SHGs & CCos /Staff Ratio** i) Total SHGs ii) Total CCos iii) No. of SHGs per CCos ..... :	< = 40 : 1 > 40
12.	**Qualification of Staff Employed** i) Total CCos and Staffs ii) No. of Graduates iii) Presentage	50 % - 100% 26 % - 50 % < = 25 %
13.	**TRAINING** **A) SHG TRAINING Module -I** i) Total SHGs ii) No. of Trained SHGs iii) Percentage iv) Total No. of SHG- members v) Total No. of SHG- members trained vi) Percentage	% of coverage 91%-100% < 90%
14.	**Module -II** i) Total SHGs ii) No. of Trained SHGs iii) Percentage iv) Total No. of SHG- members v) Total No. of SHG- members trained vi) Percentage	91%-100% < 90%
15.	**Module -III** i) Total SHGs ii) No. of Trained SHGs iii) Percentage	91%-100% 76%-90% < = 75 %

	iv) Total No. of SHG- members v) Total No. of SHG- members trained vi) Percentage	
16.	**Module -IV** i) Total SHGs ii) Trained SHGs iii) Percentage iv) Total No of SHG- members v) Total No of SHG- members trained vi) Percentage	91%-100% 76%-90% < = 75%
17.	**B) A&R TRAINING** **Module -I** i) Total SHGs ii) No. of A&R Trained SHGs iii) Percentage iv) Total No. of A & Rs v) Total No. of A & Rs Trained vi) Percentage	91% - 100% < = 90%
18.	**Module -II** i) Total SHGs ii) No. of A&R Trained SHGs iii) Percentage iv) Total No. of A & Rs v) Total No. of A & Rs Trained vi) Percentage	91%-100% < 90%
19.	**Module -III** i) Total SHGs ii) No. of A&R Trained SHGs iii) Percentage iv) Total No of A & Rs v) Total No of A & Rs Trained -vi) Percentage	76%-100% 51%-75% < = 50%
20.	**C) EDP Training** i) Total SHG women ii) No. of EDP Trained SHG women iii) Percentage	76%-100% 51%-75% 26% -50% < = 25%
21.	**D) Vocational and Skill Development Training (through SGSY, THADCO, SJSRY, thro' other Govt. Depts.,etc)** i) Total SHG women ii) VTP Trained SHG women iii) Percentage	76%-100% 51%-75% 26-50 % < = 25%
22.	**E) Panchayat Level Federations TrainingModule-I** i) Total No. of PLFs ii) No. of Trained PLFs iii) Percentage	91%-100% < = 90%
23.	**Module-II**	76% 100%

	i) No. of PLFs ii) No. of Trained PLFs iii) Percentage	< = 75 %
24.	**Module-III** i) No. of PLFs ii) No. Trained PLFs iii) Percentage	76% 100% 51 % -75% < = 50%
25.	**Having Vocational Training Infrastructure Facilities** **Name & No. of trades** i) ii) iii) iv) v)	Above 2 Trades 1 - 2 nil
26.	**Credit rated** i) Total SHGs ii) No. of Credit rated SHGs. iii) Percentage	91 % - 100% 81% - 90% < = 80%
27.	**Credit Linked - Coverage of SHGs** i) Total SHGs ii) No. of Credit linked SHGs iii) Percentage	91% - 100% 81% - 90% < = 80%
28.	**Quondam of Credit amount as on date (All sources / Types)** i) Total SHGs ii) Total Credit linked amount -Rs. iii) Average per SHG - Rs. **NB: Sources** i)…… ii) …… iii) …… iv) …… v) …… vi)…….	Rs 6000> Rs 2000 -4000 > Rs. 2000
29.	**Repayment of bank Loan** i) Total bank loan received by SHGs-Rs. ii) Total bank loan repaid by SHGs -Rs. iii) Percentage	96% to 100% 91% to 95% < = 90%
30.	**Income Generating Activities** i)Total SHGs ii) No. of SHGs engaged in IG activities iii)Percentage	51- 60 % 26 - 50% < = 25%

31.	**Literacy of SHG women** i) Total SHG women ii) No. of literate SHG women iii) Percentage	76 % -100% 61 % - 75% 51% - 60 % < = 50 %
32.	**Community/Innovative activities/strategies methodology/Convergence services etc.,** (Please list five Innovative activities /strategies methodology.)eg: Sanitation , Rainwater Harvesting, conducting Health Camp, implementing social, economic & political empowerment of women schemes of other Govt. Depts. SHG members attending Grama sabha meeting, etc.,	(Pl specify) i) ii). iii). iv). v).
33.	**Having Internet & Using e-mail Facilities (Year of approval 2 years and above)**	100%
34.	**Furnishing of Monthly Reports** i).In time with Full Particulars: ii).In time with Part Particulars: iii) Poor Response.	(Months/period) 90%-100% 90% -100%
35.	**Attending DPCC regularly** i) No. of DPCC meeting conducted ii) No. meeting attended iii) Percentage	91% - 100 % 75%- 90 % < = 0
36.	**Attending CMD/ED/JCs review on tours**	Good reponse Poor response
37.	**Attending POs Meetings**	Good reponse Poor response
38.	**MIS Format -data updating** i) Total of SHGs ii) No. of SHGs data entered iii) Percentage	91% -100% < = 90 %
39.	**Insurance Coverage of SHG women** i).No. of SHGs ii). Total No. of SHG women iii). No. of women Insured iv).Percentage of coverage	Above 75 % 51 - 75 % < = 50 %
40.	**Mutram Subscription** i). Total No. SHGs ii). No. SHGs subscriped iii).Percentage of Coverage	100 %91 - 100 % < = 90 %

41.	**Graama Sabha** i). Total No. of SHGs ii). No. of SHGs attending Grama Sabha meetings iii).Percentage of Coverage	80 %50% - 79 % < = 50 %
42.	**Auditing the Account of the SHGs** i). No. of SHGs ii). No. of SHGs audited During 2001-02 iii).Percentage of Coverage	100 %91 - 100 % < = 90 %
43.	**Overall PerformanceIn consultation with the Project officers concerned Very GoodGood Average**	Very GoodGood Average
44.	**General InformationPrivate/NGO Funding to SHGs** i) Name of the Private/NGO funding agency ii) Rate of interest at which it lends to SHGs iii) Source of Fund for the funding agency iv) Rate of interest at which it is obtaining	

Source: Tamil Nadu Women Development Corporation, Chennai.

ANNEXURE - VIII

CHECKLIST FOR NGO SELECTION

1. Copy of originals of the Registration Certificate (Minimum 2 years after registration)
2. Registration Renewal Certificate in case of societies for the past 2 years.
3. Memorandum and Byelaws
4. Annual report for the past 2 years
5. Audited Accounts for the past 2 years
6. FCRA in original (if they are in receipt of foreign funds)
7. Infrastructural facilities –whether rented/own office
8. Staff acquittance/attendance register
9. Movable and immovable assets
10. Resource persons available and their capacity
11. Past government funds receipt and utilization
12. No.of effective years of operation(Minimum 2 years for clearance)
13. NGO application in format and other formats all duly signed by authorized person
14. A list of village-wise projects/activities done especially in women's awareness, empowerment etc., in the last 2 years may be enclosed along with your report. A inspection will have to be undertaken by the inspection team in a few of these villages chosen at random while making its recommendation. While inspecting Zonal Officers/Project Officers to verify the reputation of NGO with the local people and indicate the facts on her/his report on the quality of work done by NGO
15. The last year in which IT return has been filed along with PAN number have to be furnished
16. Names of Directors/Trustees/Office bearers of the NGO have to be furnished
17. The audited annual accounts shold have the signature and seal of the Auditor along with the ICAI Registration number of the auditor his/her address/phone number, all clarify readable.
18. No NGO to be reconsidered till atleast 1 year after already rejected by TNCDW
19. Has the NGO come in for adverse notice in Collector's Office (Please ascertain from District Collector)
20. Has NGO come in for adverse notice by another funding agency? (NGO to be enquired and written response onbtained)

CHECKLIST FOR CLEARANCE AT PROJECT MONITORING OFFICE

1. Check up whether all the originals have been verified (as listed from 1 to 18)
2. To check up whether NGO is blacklisted by (SWB/RMK/NABARD/SSWB/any other agency)
3. Zonal Officer/Team Inspection specific recommendation
4. PO remarks specifically

Source: Tamil Nadu Women Development Corporation, Chennai.

